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THE RAND-McNALLY
BANKERS' MONTHLY

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COMMERCIAL AND FINANCIAL OUTLOOK.

There has been further industrial and commercial development this month. The optimistic look forward to a period of boundless prosperity, and conservative judgment must admit that there is much on which to base the most hopeful views. The present volume of business is on a tremendous scale and shows some startling comparisons with statistics of former periods. The bank clearings, which we always take as one of the best gauges of the volume of commercial transactions, show the remarkable increase in March of 45 per cent, as compared with last year. There has been heavy speculation to account for some of the increase. There have been some extraordinary transactions, such as the payment in connection with the Central Pacific settlement with the Government and the accomplishment of the transfer of funds in connection with the purchase of the stock of the Alton road, which tended to considerably increase clearings, but even when these facts are taken into consideration the total is still one marking great activity in commercial affairs.

In some directions the demand for products, and the increasing prices which have resulted, promise to check the activity. This is so in the iron situation. Last month saw advances in all varieties of manufactured iron. The reason for the advance was entirely legitimate, being based on a demand which exceeded the capacity of the furnaces; but it is well to note that at the advanced price our exports of iron, which have been running into extraordinary figures, are likely to be suddenly cut off altogether. Reports come, too, of enterprises that have been checked and plans that have been abandoned, because prices of iron have reached too high a level. Bessemer pig at Pittsburg, which was selling at $11.50 in the middle of February, advanced in 30 days to $15.65. Steel billets rose in a month from $18 to $25.50.

The money market has grown firmer. There are still tremendous deposits,

still vast sums of money which the rapid advances of the stock market have not tempted into active use in that quarter, nor increasing commercial profits lured into trade. There is evidence of a materially firmer tone in rates. There has been a rather sharp advance in the call loan market, and many good judges of the money situation believe the period of extremely low rates is about over.

The stock market has on the whole been strong throughout the month. There have been some wide fluctuations in sugar, and other of the industrials have shown great speculative activity. Railroad shares have been making a steady advance, which has brought immense profits to investment holders, and there has been sound reason for much of this gain. The great industrial activity has offered the best of reasons for strength in railroad shares, and that will continue to be so while the general conditions progress on as sound lines as at present. In conjunction with the satisfactory industrial situation, however, there is also an unusually satisfactory rate situation. Rates have seldom been better maintained than at the present time, and the outlook is most promising.

In connection with the railway situation it is interesting to note a decision which has recently been rendered in the Circuit Court at New Orleans, which adds another to the long line of decisions curtailing the power of the Inter-State Commerce Commission. The decision which has just been rendered upholds the opinion of the lower courts and permits the railroads to continue to charge higher rates on freight from the Ohio river to local stations on the Western and Atlantic Railroad than were charged from the Ohio river to Atlanta—the old long and short haul contention. The inter-state commerce law is today admittedly a failure in the direction in which it was most strongly hoped it would be effective. One of the corner stones upon which that law was built up was the prohibition of the injustice of a railroad charging more for a short haul in the same direction and under the same conditions than it did for a longer haul. It has been for some time fully demonstrated that the commission could not enforce the intent of the law in that particular. Indeed, it has for a good while been admitted that the commission cannot enforce the intent of the law in any direction. It is no longer anything more than an advisory body, and it is doubtful if, in that direction, its labors are specially beneficial to the public at large. The Financial Chronicle, in discussing this situation, commends the commission for the good it has accomplished in the way of conferring and co-operating with those charged with the administration of railroads. It calls especial attention to the conferences held with the managers of the Eastern trunk lines, and says: "The effect is seen in the fact that schedule rates over these lines are now better maintained than they have been for years." That is not altogether the object which the framers of the inter-state commerce law had in mind. The maintaining of schedule rates, it is true, is a desirable thing in itself, but the enforcement of reasonable rates is a prerequisite, and if the commission is without the power to enforce reasonable rates, their labors in maintaining the schedule tariff are not likely to be so highly appreciated by shippers as by railroad managers. There is little doubt but it is time for new legislation on the subject of inter-state commerce that will, on the one hand, be more intelligent in the light of the operations of the present inter-state commerce law, and, on the other hand, will be capable of being enforced, either

at the hands of the commission itself, or by the courts, so as to make the regulations of some real living importance in railroad management.

The remarkable financial operations of the last few months, which have resulted in such a great number of enormous industrial combinations, and the issue of such a tremendous amount of securities, are inevitably leading to what gives every promise of a great national issue. Whether they are right or wrong, a great number of people are firmly convinced that these enormous industrial combinations are against the public good. The economist sees, with more or less clearness, that the combinations are inevitable—just as inevitable as the introduction of labor-saving machinery—for they are labor-saving and expense-saving expedients. But the people generally see in them enormous aggregations of capital, the management of vast properties concentrated in a few hands, the improper issue of securities largely based upon inflated and fictitious values, and the tendency to crush out individual effort. It will not be a surprising thing if an anti-trust sentiment is crystallized into the most important issue in the next national campaign.

While this tendency toward great consolidations is in the direction of almost inevitable economic development, it is easy to see that the new industrial conditions, unless met with accompanying restrictions, may become anything but a general good. Much of the agitation against these combinations is ill-advised and unthinking, but it is born of a sense that we must needs control these great aggregations of capital, and out of it will, in the end, be worked intelligent legislation it is to be hoped. We shall probably see in some quarters unfair legislation, as we have seen for several years. But, taking it altogether, public opinion is working rather rapidly toward an intelligent understanding of these new economic conditions, and we can look forward with a good deal of hope to a marked lessening of the destructive effects of too keen competition, on the one side, and, on the other, to proper legislative restrictions, which will prevent these combinations taking undue advantage of their new strength.

INDUSTRIAL CONDITIONS IN MEXICO.

The following, written by Mr. William A. McLaren, of Chicago, to the Bureau of the American Republics, will be of interest to investors who seek Mexico as a place for the placing of capital. The writer is a member of the law firm of Hamill & McLaren, and has spent some time in Mexico, studying the advantages of that country, particularly in its northern part:

"Commercially, northern Mexico is a new country. Looking at the map and noting the proximity of this part of the republic to the United States, one would suppose that American capital would have commenced its invasion of Mexico at the nearest point and gradually worked its way southward. The contrary is true. Like the tourist, capital has sped through the northern states without stopping and landed in the City of Mexico. That has been the distributing center, and the great bulk of foreign capital has gone to points east, west and south of the capital. Northern Mexico is destined to become a highly

productive country, with its rich soil, its limitless grazing lands, its abundant streams, its great mineral deposits, and a climate equal to the best. Aside from a direct effect on agriculture and cattle raising, the climate has an indirect advantage even more important. Man, from the humble plowman to the rich banker, can live here in comfort and happiness throughout the year. The cost of production, cost in human lives in arctic regions or in the fever-stricken tropics can not be figured in exact terms, but its influence on business can hardly be overestimated. Northern Mexico has an equable temperature from the year's beginning to its end, rarely too warm, rarely too cold. In all branches work can be pursued every day of the year. From the soil two crops are harvested annually.

"Labor is cheap and moderately plentiful. Common laborers are paid from 25 cents to 62½ cents per day; skilled miners, from 75 cents to $1 per day; street-car drivers, $20 per month; mozos, or body servants, $10 to $25 per month; office boys, $5 to $8 per month; cooks, $10 to $20 per month, without lodging; nurses and housemaids, $5 to $10 per month, and so on, all in silver. Strikes are unknown. The chief industries of Northern Mexico are agriculture, cattle raising and mining.

"Corn, beans, sugar, cotton and oranges are the chief products of the soil. Many other fruits and vegetables can be raised to advantage. A ready market is found in the immediate locality, and there has been considerable exportation to the United States. Cattle are raised everywhere, and the business of exporting live animals and hides to the United States is already large.

"Mining has developed with rapid strides during the past few years. Gold, copper, silver, lead, antimony, zinc, mercury, in fact all the metals, are found in abundance in the Sierra Madre range, which is a continuation of the Rocky Mountains, and in its innumerable spurs and sub-ranges. Conditions are generally favorable to mining operations; cheap experienced labor, abundant water and wood, laws that are simple and well enforced, reasonable taxes and cheap transportation from Tampico to the markets of the East and to the markets of England. Coke is the expensive item, as it must be imported. No coke-producing coal has been found as yet in the republic. Good coke costs $12 to $14 per ton in Monterey. The statement that a coal mine is better than a gold mine is a truism in this part of the world. During the century preceding this, the Spaniards made a very thorough prospect of the whole country and the results of their operations can be seen on all sides in the gopher holes and large chambers excavated by them. As they were unable to mine anything but rich surface ores, their workings are regarded by modern prospectors as points to tie to rather than to avoid. A great many of the mines now being worked at a profit have been denounced in those places where the Spaniards formerly mined. Silver is the metal which has brought most of the profit to mine owners. American investors have failed to appreciate that a silver mine in Mexico presents an aspect fundamentally different from one in the United States. This difference of condition is that here the expense account is payable in silver.

"Manufacturing is in its infancy. Its growth as yet is slow considering the high protective policy of the government. Such staples as toilet soap, glass,

paper and furniture are enormously expensive, and doubtless the first to manufacture them will make large profits.

"Through traffic north and south is sufficiently provided for. There are numerous openings for local east and west lines to tap mining camps and fertile plains. The Mexican Northern Railroad from Escalon, on the Central, to Sierra Mojada is a line of this type which has been most profitable.

"With the exception of electric lighting, Mexican cities have few of the more modern improvements. Their street cars, with but few exceptions, are run by mule power. The cities have no sewers or water plants, and the streets are poorly paved, if paved at all.

"Irrigation on a small and expensive scale has been practiced for generations. To apply modern economic methods means to earn good dividends on the capital invested. The average native has no conception of the meaning of water power, and that in the face of numerous large, perennial falls close to railroads.

"A rich and undeveloped district offers large returns to capital. Northern Mexico is no exception to the rule. The Government is stable and well disposed toward American capital. The laws are just and capably enforced; the wealth awaits marketing; the climate is superb. What is lacking? The history of the last few years shows that nothing is wanting but knowledge by Americans of the facts. Already the awakening has begun, and with growing haste, American companies are occupying the field.

"Why have the natives failed to improve the opportunities lying at their door? The answer is twofold. First, because they are a people whose philosophy is to let well enough alone. They are too happy in their quiet life to stretch out for new victories. The restless zeal of the American is a thing they look upon with wonder. They will follow its track from a distance, but they rarely take the lead in any deviation from the paths of their forefathers. As tradesmen they have been reared, and as such most of them will die. Their skill in small trade is of the very highest quality. It would be as fruitless for Americans to come to Mexico to compete in that field as for Mexicans to go to the United States to manage railroads or build war ships. Second, because native capital here, as in every new country, is limited.

"All things considered, the fact that Mexico is on a silver basis is an advantage to the foreign investor. When he crosses the Rio Grande, his capital is doubled, and his income, if he lives here, is proportionately increased, for money goes farther here. Of course, he runs the risk of further depreciation of silver, but he has as an offset the probability (as general opinion indicates) of advance. The ideal situation is that of the man whose expenses are in silver and who receives gold for his commodity.

"Interest rates are high—about double the ruling rates in New York City. For this reason it is possible for an American to buy almost any business owned by a native at a price that both regard as satisfactory. Let us suppose that a Mexican owns a ranch which yields $10,000 net per annum. In his mind, he capitalizes it at $50,000. The American figures that it brings 10 per cent on $100,000. The sale is made at $75,000, and each congratulates himself on the bargain.

"It seems clear that foreign capital can be invested here most profitably

in mines, railroads, manufacturing and municipal improvements, also in lands. Of the latter, the writer is less confident because of the fact that it is almost impossible to get satisfactory data, there being very few transfers on which an idea of values can be based. Prerequisites to success in Mexico, in any branch of business, are knowledge of the peculiar traits of the people and of the characteristic conditions of the country, and adaptability to those traits and conditions, accompanied by the power to lead the people to some extent away from their traditions. With these prerequisites and ample capital large returns can be gained."

GOLD STANDARD IN ECUADOR.

Ecuador has heretofore been upon a so-called bimetallic, but practically monometallic silver, basis; no gold in circulation and her silver irredeemable. The gold coin of the country, the condor, long since ceased to circulate, and, in fact, took flight as soon as it appeared; any that are now to be found are held as curios, so rare have they become.

The circulation of the country was and is almost altogether paper money issued by the banks and redeemable in silver only (see annexed "bank statistics," showing coinage, paper issue, metallic reserve, etc.). No city except Guayaquil has any banking institutions, but agencies of Guayaquil banks are established in several other cities of the republic.

The whole foreign commerce of the country virtually passes through Guayaquil, which is, as it were, also the clearing house of the other ports of the republic, relatively small and insignificant.

The change by the world to a gold basis has finally driven Ecuador to adopt the same course, and Congress has just enacted a law of coinage which within two years will place the monetary system on a gold basis. Ecuador is the fourth country of Latin America to adopt this measure, Venezuela, Costa Rica and Peru having already taken the step. Brazil, Uruguay and Chile, while nominally on a gold basis, are really subject to the disadvantages of paper money, because their internal financial condition precludes an easy conversion of the currency.

The law recently enacted was drafted by bankers and merchants of acknowledged ability as financiers, and is expected to be thoroughly adequate to the needs of the country. Commerce has been inconvenienced not only by the depreciation of silver, but also from the arbitrary fluctuations of exchange, sometimes as much as 40 to 60 per cent within a few months, and, owing to excessive imports, it was frequently impossible to buy from the banks a single draft on New York or London (even for $50); consequently, the foreign-trade relations of the country suffered great embarrassment, and finally, the mercantile interests came to the conclusion that the only remedy for the unsatisfactory state of affairs which has prevailed for the last five years would be the adoption of the gold standard at the rate of 30.6 to 1.

The stable condition of Ecuadorian currency, the financial resources of the banks of issue—relatively as solid as any in the world—and the crying need for a fixed monetary standard, seem to give assurance that the present measure is wise.

Exchange on New York has been arbitrarily fixed by banks and merchants during the last ten months at 105 to 108, but this rate has not been strictly adhered to; 110 and more has been paid. Another anomaly has been that American gold coin has been worth 10 to 15 cents more than exchange.

The effect of the present law will be to put Ecuador on a gold basis, and, while paper will continue to be the money of circulation, it will be redeemable in gold and not in silver, as at present; the condor, which may be regarded as the unit of value, will be practically of the same metallic value as the pound sterling, and the silver sucre will possess an actual value of about 48.6 cents in American gold, ten of them being equal to one condor.

Conditions hitherto existing have been most favorable to the wealthy cocoa, coffee, and sugar planters, who sold their products for gold and paid in silver for all they bought in Ecuador, notably for labor, which has been the chief sufferer; wages, low at best, have been lower still since payable in a depreciated money.

Following is a translation of the coinage law:

The Congress of the Republic of Ecuador decrees the following law upon national money:

Article 1. The coins of the nation shall be:

(a) The gold piece of 10 sucres, weighing 8.136 grams, or in fine gold 7.3224 grams.

(b) The sucre, or hard dollar, of silver, weighing 25 grams, which shall be considered divisible into 100 cents.

(c) The fifth (commonly called "peseta") of silver, weighing 5 grams, equivalent to 20 cents of a sucre.

(d) The tenth (commonly called "real") of silver, weighing 2.5 grams, equivalent to 10 cents of a sucre.

(e) The twentieth (commonly called "medio") of silver, weighing 1.25 grams, equivalent to 5 cents of a sucre.

(f) The nickel and copper coins mentioned in article 12 of this law.

Art 2. The gold and silver coins shall be 900 fine, with a toleration of one and two thousandths, respectively, in fineness and weight.

Art. 3. The gold coin of 10 sucres, which shall be called Ecuadorian condor, shall be 22 millimeters (0.866 inch) in diameter and shall carry the following stamp: On the face, the bust of Gen. Antonio Jose Sucre, encircled above by the inscription, "Republica del Ecuador," and at the bottom, the year of coinage; on the reverse side, the coat of arms of the republic, toward the rim on the left the weight of the coin in numbers, in the upper part the value expressed in letters, and at the bottom the initials of the name and surname of the assayer, as well as the place of coinage.

The "grafila" (border on the edge of the coin) shall be formed of a series of small semiellipses in contact with its inner diameter. The milled edge shall be

composed of alternate prominences and depressions, symmetrically cylindrical in form and cut perpendicularly.

Art. 4. The silver and copper coins shall have the same stamp, grafila, milled edge, and diameter of the coins of equal value previously minted.

Art. 5. The introduction of foreign silver coin, likewise the coinage and importation of national coin except when authorized by this law, is prohibited.

Art. 6. The period of two years, commencing from the date of the promulgation of the present law, is fixed for the definite conversion of the monetary system. During said term of two years there shall be recoined at the mint in Lima, for the account of the nation, not more than 100,000 sucres in 10-cent pieces of silver and 50,000 sucres in 5-cent pieces of the same metal.

Furthermore, the following shall be exported to London to be sold for the account of the State: Not more than 3,000,000 sucres in silver; all the Chilean and Peruvian coin of weight and fineness equal to the national which circulates in the provinces of Canar, Azuay, Loja and Oro. The government will redeem this money through the banks, which will exchange it for national money at par as soon as the executive, acting in accord with the commission of money, shall issue the corresponding order. The value of the export shall be invested in the coinage and purchase of Ecuadorian condors in England. As regards the Peruvian and Chilean coin, it shall be exported according to the directions of the commission of money, given in conformity with the consent of the banks, and a corresponding contract shall be made between the government and at least one of the banks relative thereto.

The government shall pay the cost of the coinages and recoinages incurred by the contracting bank in England and Peru, the loss in metal, the freight, the insurance, and incidental expenses attending the importation of national gold which the banks may import. For such operations the banks shall not collect any sum for commission.

Art. 7. During the period fixed for the conversion, the banks, their agencies or branches, shall be obliged to receive, on account of payments or in exchange for their own notes, the sucres, medio (half) sucres, and quintos (20-cent pieces) which may be presented.

Art. 8. The pound sterling ($4.8665) shall have a value of 10 sucres.

Art. 9. For the expenses occasioned by the conversion of money, there shall be appropriated one-half of the total value of the revenue derived from the 20 per cent additional duties on imports. The collector of the custom house shall deposit every two weeks the product of this appropriation, until the amount for which the government is indebted on this account is canceled, together with 6 per cent interest for any advances made by the banks to cover such expenses.

Art. 10. After the expiration of the two years, it will not be obligatory to receive in payment more than 5 cents in copper or nickel, 1 sucre in subsidiary silver money, or more than 10 sucres in coin silver weighing 25 grams.

Art. 11. The executive shall name, in accord with the Council of State, a commission of money, which, composed of three honorable merchants and one secretary, shall reside in Guayaquil, and fulfill without remuneration the following duties:

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(1) Study the monetary circulation of the country and make statistical reports thereon.

(2) Report upon the equivalent intrinsic values of foreign gold coins as related to the national.

(3) Also inform the government as to the monetary condition of the country and any other matters appertaining to the subject, and suggest reforms and other convenient administrative measures.

Art. 12. The copper and nickel coins shall have the value as stamped. New importation of these coins is prohibited.

Art. 13. All laws that treat of the same subject are annulled, even though they may not conflict with the present law.

THE COUNTRY BANK AND ITS CORRESPONDENT.

Every bank is itself a depositor. Thus, is common exchange made. Even the circular letter of credit, which carries the traveler so smoothly on his journey, is an evidence of the unwritten faith which one bank has in another the world around. Now, it is the relation of the bank as depositor, that few bankers consider.

Not the same rules may prevail with the banker-depositor as with the individual depositor. The banker is servant of his customers in the drawing of drafts. The individual writes checks, as regards details, at his own will. Though the country banker would not write a draft for small sums regardless of economy in time and trouble, he is daily compelled to do so.

Just here, by way of a little digression, appears one of the most widespread advantages of the banking system. It is the issuance of money, bank-draft-money, in denominations to suit the customer. Payment to the cent may thus be made, and the cents, dimes, and dollars, intermingled into one bill for the exact amount, which, having paid a debt and performed its mission, retires and is seen no more. With no paper money for less than one dollar, and supposing, there were no bank drafts, the trouble of making small and irregular payments by mail, may be seen. The money order system of the Government is a device for doing this same thing, while express company money orders are sold everywhere. Yet neither is so serviceable as the bank draft.

We need not speak of the duty of the country bank in the matter of precaution in drawing drafts. Negligence and carelessness will fall most heavily upon the drawer. Whatever safety requires is incumbent. Fool signatures are to be avoided. Figures are to be plain; and all writing is intended to be read. Paying tellers in cities should be forced to contend with as few signatures as possible. In a country bank it is best to have one of the two chief officers write the drafts. Forms and records are mechanical affairs subject only to the laws of individual convenience, safety and labor saving.

There are more important matters within the control of the country bank. One of these is a duty which every banker owes to the system, the duty of preserving, what we will term, the equilibrium of money.

One of the admitted facts of the present banking and outgrowing monetary system is that it lacks flexibility to meet the needs of the people. Money becomes congested where it is not needed, and refuses to flow freely. It is within the power of the country bankers of the United States to obviate this to a great extent by a very simple rule. The rule is this: write all exchange on reserve center nearest the destination of the draft. In other words, keep the money at home; keep it within the territory to which it belongs. In our domestic commerce there is no reason why New York exchange should be preferred over that of twenty other great cities of the country. One function of banking has been defined by a leading economist as the cancellation of indebtedness. It is the checks which cross each other in the channels of trade that do away with the use of money. Time is therefore a supreme element. The sooner they neutralize each other the better. The more money that remains in the South and West, the less need for borrowing in New York. International relations may be maintained between the great inland cities of St. Louis and Chicago and the world as easily as between Wall street and the world. Galveston and San Francisco front the import and export trade as efficiently, if not so largely, as eastern seaboard cities. For domestic trade the inland bill of exchange should work on the same principle as the nimble sixpence. Drafts are made possible by the heaping up, first of individual deposits in the local banks, by these, in reserve centers. Why clear through New York's banks? Draw a magic circle, with a two hundred miles radius, around any large city, and how much the money of the people would be multiplied by confining exchange writing therein! Why not send a Chicago draft to Seattle, rather than one on New York? Why should not the New York and San Francisco drafts neutralize each other in the great cities of the interior valley? Hundreds of thousands of small country bank drafts are flying about the country written on New York which if written upon the great city nearest their destination would not only increase the circulating medium but would prevent congestion. In a few weeks at the beginning of the war more than fifty millions in currency was withdrawn from New York banks to central reserve cities, possibly for safety. Why not keep it there? Why not heap up the money in the valley where the products are raised? Why not clear the countless country bank drafts in the center of the banking system? It only remains for the country banker to do so by issuing his drafts on a correspondent nearest the point to which his customers send them. The effect will be magical unless the theory of banking is at fault.

Another effect will appear. Country bank deposits in the West will swell until the account will be worth having. It will begin to pay its way. Nor, will New York object.

Money will seek its level like water unless impeded. The burden of the use of the individual check will fall more equably; and time saved in collection will be worth thousands of dollars.

It is the duty of the country banker to keep his account with a correspondent stable, as nearly as possible. Just as the individual fritters away his opportunity by dividing his account, so does the country banker. As indicated, let the bulk of the money be kept at home; but let the banker observe the reason-

able rules which should govern a depositor. With this principle in mind he will distribute his deposits for exchange purposes proportionate to the demands his business requires him to make on a correspondent.

There are those who make the city bank a dumping ground for checks and drafts regardless of their destination, caring little what becomes of them after they receive credit. The practice is selfish and wrong, both as an act and as a principle. The gratuitous work of the banker is increasing every year. The man who takes pride and interest in his business, thinks of his colaborers, and obeys the golden rule. Country bankers should remember that they too are customers, and that city bankers, like themselves, think more than they say when imposed upon by depositors.

The country banker should be a model depositor. His account is not half so valuable as he thinks it is.

CHARLES W. STEVENSON.

CURRENCY REFORM QUESTIONS ANSWERED.

It was generally realized that there was little hope for currency legislation during the recent session of Congress. Looking back over the conduct of currency affairs it seems that, notwithstanding there is nothing on the statute books to show for what was done, yet indeed there was much accomplished in the right direction. The skies are clear and the outlook bright for some really effective legislation during the Fifty-sixth Congress. The national administration will have control in all branches of the Government. Having the power to do, there only remains the question of how that power may best be exercised. Certainly nothing can be accomplished without harmony. It is a question whether the cause of sound money has not suffered more at the hands of its friends than from its enemies. There has been a distressing lack of unity and the almost hopeless confusion of tongues has been at once the cause of great discouragement to those who fought and won the battle for an honest currency and a delight to those who may still believe that the restoration of silver to its ancient status will be the cure for all evils.

In the Committee on Banking and Currency of the House there has been practical unanimity of opinion as to the necessity for doing something, but there has been the widest diversity concerning how it should be done. Taking it all in all the work of that committee during the Fifty-fifth Congress may be looked upon as rather unproductive of anything except controversy. Near the close of the last session, however, new hopes were born by the action of the Committee on Coinage, Weights and Measures in reference to House Bill 11411, "To Provide and Fix a Standard of Value and to Regulate Coinage and Provide for Redemption Thereunder and for Other Purposes." In the February number of the BANKERS' MONTHLY an excellent review of this bill, prepared by the chairman of that committee, was published. The action of the Committee on Coinage, Weights and Measures has in fact been superseded,

practically, by the appointment of eleven prominent Republican members of the House to prepare and present for consideration at the forthcoming session a practical plan for effecting the most desirable results. It is fortunate that the atmosphere has been greatly cleared by recent discussion in committee. A fuller realization has come about that nothing can be accomplished except by harmony, and there is every prospect of harmonious action. Some features of recent controversy are highly interesting and none more so than the encounter between Secretary Gage and Messrs. Hartman and Cochran, of the minority. At their request the Chairman of the Committee submitted to the Secretary a list of questions which were regarded as hard nuts to crack. These, and the answers given to them by Secretary Gage, are as follows:

There seem to be two series of questions, one of twenty-four, which you say were propounded by Mr. Williams, says the Secretary in beginning, at Omaha in September, 1898, to which no replies were given "by the advocates of the gold standard and bank money." The other questions, fifteen in number, are now formally given by Mr. Cochran and yourself. I will first give attention to the Omaha series of questions, which are stated by you as follows:

No. 1. Are the proposed bank notes to be redeemable in any money but gold?

No. 2. Are notes of other banks to be held in the bank reserves?

No. 3. Is any material change suggested in the reserve plan of the present national-bank system?

No. 4. Is the Government to guarantee the redemption of all the bank notes in gold?

No. 5. If the Government is to make such guarantee, what provision is suggested for a redemption fund to meet it?

No. 6. Will a sustained export of gold be an indication of an overissue of bank notes and the necessity of bank-note contraction?

No. 7. Will the issue or retirement of bank notes affect prices?

No. 8[a]. If they will not, by what methods will exports of goods be stimulated to take the place of gold exports?

No. 8[b]. If note issues will affect prices, will not the whole general price range of commodities be regulated by the banks?

No. 9. Is silver to be available for bank reserves?

No. 10. Will the bank notes be made legal tender?

No. 11. What is gained by retiring about $450,000,000 of Government paper redeemable in gold and turning a larger amount in silver into money redeemable in gold?

No. 12. On your plan, can the duty of the Government to redeem its obligations in gold cease until all the silver dollars are retired?

No. 13. Could the banks, by presenting silver at the Treasury, compel the Government to supply the banks with gold?

No. 14. How is the Government to replenish its gold fund when reduced except by issuing bonds?

No. 15. Does the proposed system modify in any way the ability of foreign nations to secure our gold for export?

No. 16. Under your system will any money of final redemption remain in the hands of the people?

No. 17. How much legal tender will you leave in circulation in the hands of the people under your system?

No. 18. In case of a general call on the national banks for gold redemption, is it expected that each national bank shall supply its own gold fund or that the great clearing-house banks will be mainly relied upon for such funds?

No. 19. Is this plan in any way calculated to check the general fall in prices which has prevailed for twenty-five years?

No. 20. Will not more gold be required than is now in the country?

No. 21. Can not foreign creditors withdraw gold at will by selling American securities in the American market?

No. 22. With 4,000 banks in competition, does any method of raising or lowering discounts exist to control the import or export of gold after the manner of the Bank of England?

No. 23. Will there be any other inducement to bank issues than the profits of the banks?

No. 24. If the banks suspend specie payments, which are guaranteed by the Government, must not the Government also suspend, unless it retains constantly a large gold reserve for this purpose?

It may be premised that full answers to an interrogatory may involve replies much more extended than are the queries themselves. A question can be formulated in ten words, which may require 100 or 1,000 to properly answer. It will be my endeavor to make my replies as concise as possible, even at some risk of not being fully understood. In looking over the first twenty-four questions, there are seven to which the bill then under discussion seems to carry full answers in itself, and any answer I might make would have to be drawn from the bill, which is as accessible to you as to me. These questions are numbers 1, 2, 3, 4, 5, 10, and 18.

No. 6. Will a sustained export of gold be an indication of an overissue of bank notes and the necessity of bank-note contraction?

A sustained gold export will be an indication of higher prices of commodities and securities in the United States, or a rate of interest lower, or both together, than is observable in the other money centers of the world. This condition of affairs may exist with an excessive issue of bank notes, or it may exist quite independently of such an excess of bank notes.

No. 7. Will the issue or retirement of bank notes affect prices?

An increased issue of bank notes can only be had when a rise in prices or an increase in the quantity of commodities calls for an increased volume of the medium of exchange to effect their transfer. Therefore, in a state of freedom bank-note issues are likely to follow or accompany a rise of prices and not precede such a rise. The retirement of bank notes affects prices in the same way as the retirement or liquidation of other forms of credit affects prices.

No. 8[a]. If they will not, by what methods will exports of goods be stimulated to take the place of gold exports?

I have already stated that a sustained export of gold indicates prices higher in the United States than prevail, relatively, in other countries. Under such a condition of affairs our own market is a good market to sell in—a poor market to buy in. Offerings, whether of commodities or securities, are made in our relatively higher market. This tends to break down prices. The exportation of gold itself also operates to diminish metallic reserves. It calls attention to the condition of the exchanges. It suggests the abnormal condition above pointed out relating to prices. It stimulates conservatism. It induces those carrying commodities or securities by the aid of loans to realize. It tends to enhance the rate of interest in our own market, and with these influences operating for a time, the condition of affairs is changed.

Relatively speaking, our market is not so good to sell in as it was before; it is a better market to buy in than it was before. The advanced rate of interest also makes it profitable to leave money in our market rather than to transfer it abroad, and thus adjustment or equilibrium is secured. In this movement there will be found a tendency to the retirement of bank notes. With lower

prices they will not be so much in use. The loans of banks will fall, and then the percentage of reserves will increase.

No. 8[b]. If note issues will affect prices, will not the whole general price range of commodities be regulated by the banks?

No; not if what I have said in answer to question No. 6 be true, as I believe it to be, namely, that the issue of bank notes can not be materially increased except in the wake of rising prices, or as an incident of an increased volume of things requiring more numerous instruments in the form of money to effect their exchange. The retirement of bank notes as the legitimate demand for them declined could not affect prices, and their arbitrary retirement in the face of a legitimate demand would be prevented by the self-interest of bankers.

No. 11. What is gained by retiring about $450,000,000 of Government paper redeemable in gold and turning a larger amount of silver into money redeemable in gold?

The question presupposes that the amount of silver money now in the hands of the people is not redeemable in gold, or, what is the same thing, exchangeable at the counter of the Government for gold. If the amount of silver money now in circulation is redeemable or convertible into gold through the Government, then the retiring of $450,000,000 of legal-tender paper money for which the Government is now liable releases the burden of Government obligations to that extent. It may be denied that the silver money coined by the Government and put into circulation by being paid out for its expenses, is redeemable in gold or properly exchangeable for gold, and that the Government has any obligation at all toward the silver dollars which it has coined. It is over this very question that there is some contention. It is this very question that needs to be settled.

It is not the place here for me to raise an argument going to show that the Government's duty is to maintain an exchangeability between silver dollars and gold coin. I may point out, however, the fact that since 1878 the Government has purchased 460,000,000 ounces of fine silver bullion at a cost to itself of $464,000,000. It has coined or may coin the bullion so purchased, and has disbursed or may disburse in the operation $595,000,000, showing a gain or seigniorage of $131,000,000. Each one of these dollars so paid out by the Government has been paid out by it in lieu of a gold dollar or its equivalent. Whether the Government should now maintain the value of the money at the full amount which it itself has realized upon it appears to me a proposition so clear as not to need argument. It has recognized this duty in part by receiving silver dollars in payment of customs on equality with gold, and it has further bound its honor by declaring its purpose to maintain silver dollars and gold dollars on a parity with each other. I maintain, therefore, that the retirement of the legal-tender paper obligations of the Government and the declaration of its purpose and willingness to exchange gold for silver dollars is not the substitution of a new obligation, but the recognition of an old obligation, and that the retirement of the legal-tender paper money makes this obligation all the easier for the Government to maintain.

No. 12. On your plan can the duty of the Government to redeem its obligations in gold cease until all the silver dollars are retired?

No duty can be said to cease until all the obligations involved in such duty are discharged. I should therefore answer no to this question, calling attention, however, to the absurdity of the proposition that all the silver dollars would ever be offered to the Government for redemption if faith and confidence in their exchangeability can be maintained. The public needs their use. The public will maintain them in circulation, receive them with confidence, and place them in their hoards—if hoards of money they accumulate—provided their value is established.

The purpose of the bill in question is to reduce the liability of the Government in the directions which now require the borrowing of gold to replenish its reserves. It will prevent the gold held for redemption account from being paid out for ordinary expenditures, thus distinguishing failure to provide proper revenues from redemption demand. With the stability of all forms of our currency assured, the Government would doubtless continue to receive gold freely in its revenues, as at present. In fact, it would be impracticable to obtain small notes to pay the customs and internal duties. These payments are in large part made at few points, while the small notes and silver dollars are distributed over the country.

No. 13. Could the banks, by presenting silver at the Treasury, compel the Government to supply the banks with gold?

Under the proposition in question any one having silver dollars could secure gold in exchange for them at the office of the Government. This the banks could do to the extent that they might be able to control silver dollars for that purpose, but it must be remembered that money can not be both in circulation and in the banks at the same time.

No. 14. How is the Government to replenish its gold fund when reduced except by issuing bonds?

There seems to be no immediate way for the Government except the one suggested in this question. In fact, it has been demonstrated that that was the only way, as some hundreds of millions of bonds have been sold within the last five years to enable the Government to replenish its gold reserve. The purpose of the bill in question is to reduce the liability of the Government in the directions which require the borrowing of gold to replenish its reserves.

No. 15. Does the proposed system modify in any way the ability of foreign nations to secure our gold for export?

I suppose the query means whether persons living abroad could, under the proposed system, draw gold from the United States as easily as they now can. I do not see that the proposed system puts any obstacle in the way of their doing this, since anyone having anything of value abroad, that has a market here, may sell it here, and, if he chooses, take the gold away. The influence of this bill would, in my opinion, operate to make the people living abroad less desirous of realizing on their securities in this market and less anxious to take the gold away, because steadiness and stability, which the measure in question seeks to establish, have an indirect but important influence upon the minds of people living abroad who hold American investments.

No. 16. Under your system, will any money of final redemption remain in the hands of the people?

That depends entirely upon the choice of the people themselves. If they prefer to keep their money in their own possession, they will have the ability to do so. If they prefer to deposit it in banks, it will be found in the banks.

No. 17. How much legal tender will you leave in circulation in the hands of the people under your system?

As the silver dollars are legal tender, and there is substantially $450,000,000 of that kind of money, and a conservative circulation shows from $650,000,000 to $800,000,000 in gold, there would be a total of between $1,100,000,000 and $1,300,000,000 of legal tender available to the people, even if the greenbacks and Treasury notes are all retired.

No. 18. In case of a general call on the national banks for gold redemption, is it expected that each national bank shall supply its own gold fund, or that the great clearing-house banks will be mainly relied upon for such funds?

The bill itself, as previously indicated, affords, I think, a clear answer to this question.

No. 19. Is this plan in any way calculated to check the general fall in prices which has prevailed for twenty-five years?

I do not see that the plan will have any direct or positive bearing upon the general level of prices. That is fixed by the value of gold and the condition of credit. The bank notes provided for in this plan would, in my opinion, tend to prevent local or temporary fluctuations in prices, such as arise from a temporary scarcity of cash in a community or from a disturbance of the relationship between banking reserves and liabilities; but upon a general tendency of prices either upward or downward I do not think bank notes would have any effect whatever.

No. 20. Will not more gold be required than is now in the country?

I think not. Nobody can answer absolutely. We may have more gold now than we need under the proposed system of banking and currency. If so, some of it will leave us. We may not have enough possibly. If that be so, more would come to us.

No. 21. Can not foreign creditors withdraw gold at will by selling American securities in the American market?

Yes; they can no doubt if they will. They can also buy securities if they will and send gold in. Which of the two they will do will depend largely on the state of opinion regarding the stability of American financial and commercial affairs. It must be remembered that it takes two to make a sale. Foreigners can not sell securities here unless at prices our people are willing to pay. Nor can they buy unless at prices which our people are willing to accept.

No. 22. With four thousand banks in competition, does any method of raising or lowering discounts exist to control the import or export of gold after the manner of the Bank of England?

The Bank of England's influence is much greater in regulating the movement of gold than can be the action of four thousand banks, more or less, having no common direction. What the Bank of England does by raising or lowering the rate of discount in a skillful and scientific manner, the banks in the United States are comparatively powerless to do. With an outward movement of gold in the United States the tendency of interest is to rise here. That same tendency exists in Great Britain. With an outward movement of gold from there the Bank of England, perceiving this tendency, anticipates events, advances its rates, and either checks the movement or secures its operation over a longer period of time. The banks here operate after the fact without any unity among them, but at last the same result is reached here that is more skillfully obtained on the other side.

No. 23. Will there be any other inducement to bank issues than the profits of the banks?

As everyone operates in the field of business from a motive of profit it is fair to believe that the motive of profit would be the chief, if not the only, motive to induce banks to issue notes. If, therefore, profit should be found in this direction, there is every reason to believe that the banker would exercise it.

No. 24. If the banks suspend specie payments, which are guaranteed by the Government, must not the Government also suspend, unless it retains constantly a large gold reserve for this purpose?

No; if the Government continues specie payment on its own obligations it will not be compelled to carry gold to redeem bank obligations, because, in case of default by the bank to redeem its notes, the Government may seize its assets, convert them into gold, and out of the realization redeem the bank's notes.

I now turn to the questions proposed directly by you.

No. 1. The national banks provide for the redemption of their notes by deposit of 5 per cent of the face value of the notes outstanding and as this

deposit is depleted must restore it. But this deposit may be made in silver or silver certificates, may it not?

Yes, undoubtedly, provided the banks can get hold of the silver or silver certificates and prefer to use them for that purpose rather than to use gold; but since one form of money would be as desirable to the bank as the other, there would be no motive for the action suggested.

No. 2. Then, under this bill, the banks would be at liberty to deposit token money as a redemption fund and the burden of providing money of ultimate redemption would devolve upon the Government.

So far nothing has been said about token money. My inference is that you refer to silver dollars. If it be made the duty of the Government or if it be now the duty of the Government, to exchange gold for silver dollars as they may be required, then that duty is not increased or diminished by the fact that the banks would be at liberty to offer silver dollars either in exchange for gold at the Government counter or as a deposit to secure their circulating notes.

No. 3. This bill contemplates, then, the establishment of the gold reserve as a permanent inviolable fund for the redemption of all other forms of money and currency, and under its provisions the Government may become responsible, in the first instance, for the gold obligations of banks of issue?

The bill itself contemplates the establishment of a permanent gold reserve against the liabilities of the Government only, and no process of reasoning can make it appear that the Government is liable for the redemption of "all other forms" of money and currency. The fact that the Government stands sponsor for the bank notes in circulation, while theoretically a liability, is so only in a nominal sense, since all the assets of the bank, including the bonds deposited as security, are subject to the control of the Government in case of default by the bank in redeeming its notes, the Government acting essentially as an agent or trustee in the premises.

No. 4 is partly a statement and partly a question. I take the liberty of separating them. You say:

At a former hearing you stated that in your opinion the retirement of the greenbacks and the conversion of all silver certificates into notes of small denomination would result in such absorption of silver certificates as would prevent them from being made the means of raiding the Treasury gold reserve.

I made this declaration. I believe it to be consistent with the facts as experience would demonstrate, and, if it be true, the fear entertained that banks might embarrass the Government by controlling large amounts of silver and offering it to the Government, requiring gold in exchange, may be dismissed. Small notes are absolutely essential to the affairs of the people over this broad land. They pass from hand to hand in the payment of wages and all the small transactions of life. If notes of the smaller denominations are confined to silver certificates they will be absorbed in this way very largely. If deposited in the bank by one customer who may receive them in the course of his business, they will be required by another who will need them for the payment of wages. The reserves of the bank, therefore, can not consist, to any large extent, of silver or silver certificates. Your question 4 continues:

Since under this bill the banks may refuse to pay out a dollar of gold to note-holders or in the transaction of current business, and throw upon the Government the burden of redeeming their notes, reimbursing the Government by the deposits of silver certificates and silver coin, any and every form of money and currency in the vaults of the banks could be used as a medium for raiding the gold reserve, could it not?

If the statement just above made by me be true, that the silver would be in circulation in the hands of the people and very little of it, if any, at rest

in the banks, it would not be practicable for the banks to force silver upon the people in redemption of their notes. The bank refusing to redeem its notes of issue becomes, under the law, by that act, insolvent, and may be put into a receiver's hands, when all its assets are taken by the Government for conversion into money, first for the redemption of its notes and second for distribution among its depositors. Even if it were possible for the banks, by any course, to use silver or any other form of money for the purpose of "raiding" the gold reserve in the Treasury, it would be against their interest to do so. They never have done so. They have never forced silver upon their depositors or their note holders. To embarrass or distress the Government or to hurt its credit would be a suicidal operation, if willfully undertaken, to the banks themselves, since their prosperity depends upon the stability of things and the good state of credit, both public and private.

No. 5. In all essential respects this bill is similar to one recently considered by the Banking and Currency Committee of the House, is it not?

It does not go so far as the bill before the Banking and Currency Committee, but to the extent it does go its features are not dissimilar to that bill. This bill does not take up the general question of bank currency, as does the bill your question refers to.

No. 6. When the bill was before that committee you stated that one of its objects was to more firmly fasten the gold standard upon the country, did you not?

You refer, I suppose, to what is known as the "Gage bill." No; I made no such statement. To fasten is suggestive of fetters and gyves. What I did say was this: "The objects I have in mind * * * are four in number: (1) To commit the country more thoroughly to the gold standard, remove, so far as possible, doubts and fears on that point, and thus strengthen the credit of the United States both at home and abroad; (2) to strengthen the Treasury in relation to its demand liabilities, * * * and the incidental obligation to maintain on a parity, through interchangeability with gold, * * * the present large volume of silver certificates and silver dollars; (3) to do this in such a way as not to contract the volume of circulation in the hands of the people (4) to take an initial step toward a system of bank-note issues without the conditional deposit of public bonds as security therefor."

I submit that whatever the standard of value may be, all of the currency of the country should be so firmly attached to it as to always signify that value and be free from a suspicion that it may depart from that value. Gold being the standard of value of this country, our currency ought to be maintained at par with gold by provisions of law which shall be self-acting, and which will continue to operate until by deliberate choice a different standard of value is provided for. In other words, the money standard should be changed only by design, in pursuance of a definite policy, and never through mere neglect or lack of policy.

No. 7. Do you regard legislation intended to fasten the gold standard more firmly upon this country as calculated to assist and facilitate the movement in favor of the restoration of bimetallic coinage and legal-tender laws by international agreement? If so, state in what manner such legislation as is proposed in this bill would facilitate the restoration of bimetallism.

Waiving objection to your substitution of the word "fasten" for my word "commit," I answer that in my opinion a thorough committal of this country to the gold standard as proposed in the legislation would promote, if anything can promote, an international arrangement or agreement for the free coinage of gold and silver at all the mints upon one agreed-upon ratio. The most important factor in such an arrangement at the present time is Great Britain.

Her agreement to such an arrangement as is here spoken of is, in my opinion, a sine qua non. The falling price of silver bullion and the perturbations in the exchanges with her colonies is a source of disturbance and derangement, and she would gladly see a cure applied to this evil. Wedded closely to the gold standard herself, however, she will never go into such an arrangement while there is any prospect whatever of the situation being relieved by independent action on the part of the United States alone, or on the part of the United States with France, Germany, and some one or more of her colonies. Therefore, in my opinion, a clear, clean-cut, positive declaration on our part of a purpose to maintain the gold standard would be much more influential in inducing her into joint action looking to bimetallism than any doubts and uncertainty on our part can be.

No. 8. When heretofore interrogated on the subject, you stated that in your opinion the passage of this law would, by notifying the world of the permanent establishment of gold in this country, induce large sums of foreign capital to seek investment here. At that time I asked your opinion as to the effect of large foreign holdings of American securities upon our money market in times of financial crisis. Recurring to that subject again, I will ask if we were rid of this item on the debit side of the international balance sheet, would it not be almost impossible for an adverse balance of trade to arise sufficient to call for exports of gold large enough to endanger the stability of our money market?

Replying to the last clause of the above, I answer that if we were rid of our foreign indebtedness there would be no interest to pay and the possible requisitions on our market for gold would be to that extent reduced; but such is not the fact. We are indebted, and we have the principal and the interest to pay. Your question suggests that if it were not for exports of gold the stability of our money market would not be in danger. Such is not the fact. If we export no gold at all, if we import gold continuously, a disturbance in our money market of a most serious kind might, nevertheless, take place. That would depend largely upon the wisdom of our own operations, the wise application of credit being the principal element in the question.

No. 9. Since the chief, if not the only, cause of exports of specie sufficiently large to bring on financial crisis in our large foreign indebtedness, do you regard it as wise policy to encourage additional foreign investment in American properties?

Yes, provided that the investments so made shall be productive investments, developing resources that would not otherwise be developed, employing labor that would not otherwise be employed, and sufficiently productive to furnish a fund adequate to pay the cost of production, the interest upon the capital used, and reasonable profit to our people who employ the capital so borrowed. It ought not to be forgotten that such enterprises, if productive, may furnish the means of satisfying the interest through exporting the products thus created, it being misleading to conceive of the payment of foreign interest exclusively in gold, when in fact it is paid for most largely, and under stable conditions might be paid for wholly, by commodities.

No. 9[a]. Is it not true that foreign investments are generally made in the bonds and stocks of corporations, issued by persons engaged in exploiting particular classes of American property, notably railroads, street railroads, mines, and municipal utilities, such as waterworks, gas and electric-light plants, etc.?

The word "exploiting" used by you in this question does not convey to my mind the exact interpretation of your thought. I think it is true that foreign investments are generally made in the bonds and stocks of corporations, issued

by persons engaged in constructing railroads, street railroads, mines, and municipal utilities such as you point out.

No. 10. Do not the bonds and shares thus marketed represent to a large extent over-capitalization of existing properties, rather than the development of the country's resources?

I think it may be fairly said that in very few cases, if any, do bonds issued and marketed exceed in amount the fair cost of the property against which they were issued. Shares of stock which represent ownership subject to the lien of bonds, if any, may be and often are issued far in excess of the cost of the property. Whether or not this fact does any particular harm to anybody is a subject of much debate. The value of shares is not determined by the number of shares issued, nor by the nominal amount of dollars which such shares are supposed to represent, but by the earning power of the property for the ownership of which they stand as a sign and symbol.

No. 11. Calling your attention particularly to investments in American mines, I will ask you whether mining stocks and bonds do not almost invariably represent comparatively small investments enormously overcapitalized?

I think mines and mining operations are the most apt subject of this form of "overcapitalization."

No. 12. In your opinion, is it wise to permit foreign capitalists to secure control over vast natural resources, such as coal mines, zinc and lead mines, gold and silver mines, quarries and forests, for comparatively small sums, and then capitalize them for millions, thereafter drawing regularly on this country for dividends and interest?

The capitalizing for millions the properties enumerated in the above question gives the holder of the capital stock no power to draw regularly on the country for dividends and interest to any extent in excess of the power of the mines, quarries, and forests to produce the values which go, if they do go, for dividends and interest. It is certainly not to be desired that foreigners shall be able to buy for "comparatively small sums" property worth very large sums, and thus make profit from our people. That they can do so presupposes that they are better judges of value than our own people are, or that they are willing to take risks that our people are not willing to take, or that they have the capital to develop and prosecute opportunities that our people have not the financial ability to develop and prosecute.

No. 13. In your opinion, is the decline in prices that has taken place during the past twenty-five years attributable to any extent to the exclusion of silver from the mints of Europe and the United States?

In my opinion, the fall in prices to which you refer may be fairly accounted for by causes quite outside the influence of the closing of the mints to silver in Europe and the United States. The closing of the mints, however, may have had some effect, but this effect has, I believe, been much exaggerated in the public mind.

No. 14. What will the people gain by retiring legal-tender Government paper and substituting non-legal paper in lieu thereof?

This question, to be fairly answered, requires a dissertation. I can not indulge in that. As an indication in one direction of the benefits and advantages which would come to the people through the retirement of the greenbacks, and by substitution of a properly constituted bank currency, I submit herewith an extract taken from my late report to Congress:

Is a system of bank credit currency, in its ability to meet the varying wants of an industrious commercial people, superior to the issues of Government paper money? If that question be answered affirmatively, it may be safely left to time to show that the nature of the banker differs not at all from the general

nature of men in other callings. As every other man who gets an honest living must live by service rendered in the sphere of his activities, so the banker must perform faithfully and well his function or fail of his fair reward. The motives for his action are the same. It is not for the benefit of the banker, or any particular class, that the plea for currency reform is urged; it is urged on behalf of the whole people, who will be the recipients of the benefits thereof. And it is on this ground only that the claim is entitled to consideration.

I shall not be outside of my duty if I venture to point out, in at least one important respect, the advantages to the poorer districts of the country of a properly constituted bank currency. It may be done by fairly describing the course of the financial movement as it now goes on, and by presenting in contrast the movement as it would go on under the conditions advocated. It is a familiar fact that, in the period of harvesting and crop moving, the currency is strongly drawn from the centers of the country districts. When this movement is over, the currency again tends toward the centers. The currency flows to the center to pay loans occasioned by its use and other general indebtedness, and also to secure the benefit of interest to the country banker for a portion of his funds which in a dull period would otherwise lie unemployed in his hands. At present, the currency so sent consists almost entirely of legal-tender notes and Treasury notes—that is to say, in the money which the law recognizes as lawful reserve. Thus received by the banks in the money centers, it becomes a reserve for deposits in the relation of one to four. Now, deposits may be increased by loans as well as by the deposit of cash. A loan for ten thousand or a hundred thousand goes to the borrower's credit upon the bank's books, and swells the deposit account by so much. True, the borrower may check against this fund, but his check may also be deposited in the same bank, in which case it is a mere transfer to another account; or, if it be deposited in another bank and paid in money by the lending bank, it is still a transfer. The total deposits of all the banks are swelled by this original loan.

In confirmation that this expansive movement is fairly described, I quote from the New York Herald of November 13 as follows: "Comparing yesterday's [clearing-house] statement with that of five weeks ago, it appears that the banks hold thirteen millions more money, and have expanded their loans by the surprising amount of fifty-one and one-half millions, the increase in 'deposits' resulting from these two items being no less than sixty-six millions." It can be easily perceived that this possibility of increasing loans against an inflow of reserve funds in the proportion of four to one is a temptation to which the city bank is likely to yield. It must be remembered that this inward movement of currency from the country occurs at the time of year when commercial activities are the least and the general requirements for the use of loans in the interior are the smallest. The effort of the banks at the centers to increase their loans causes interest to fall. The fall in the rate of interest causes interest and dividend-paying securities to rise. The rise in securities induces speculative buying. The speculative buyer becomes the bank's borrowing customer. The banker is thus enabled to "put out his funds," as he is apt to term it, though he really does no such thing. He keeps his funds, but, in the way described, he swells his deposit liability until his funds on hand are made answerable to the rule of one of cash to four of liabilities, or 25 per cent against his "deposits."

It is in the condition above described, with varying degrees of regularity and intensity, that the financial status is found when the crops in the West and South approach harvest—that is to say, a maximum of loans and deposits; a minimum in cash reserves. During the season until then the country banker has found that his drafts and checks on his Eastern correspondents, distributed

to his customers, supplied their needs for instruments of exchange and payment; but he finds that for the payment of farm wages, the purchase and transfer of farm products, such instruments are not adequate; cash is required for these purposes, either in metallic money or paper currency. This forces him to make requisition in the form of money by express on his Eastern balances. Nay, more; if crops be large and prices good, he is forced to supplement his own resources by borrowing for a period at the centers. His correspondent at the center, in meeting his requisitions for the money due his country customer, is obliged to take it from what had before constituted his legal reserve. This disturbs the equilibrium of relationships. To recover his position he turns upon the street and calls in a portion of his loans.

If the interior banker, after thus calling for the balances due him, asks in addition for a loan, the city banker is often obliged to inform him that "money is very close" and he can not accommodate him. It must be noted also that the effort of the city banker to restore his impaired reserve by calling money from the street does not accomplish that direct result. There is no money "in the street"; it is all in bank vaults, and the total stock can not be augmented except by inducing it to come in from without. What does result is a forced liquidation, a fall in prices of securities, a rise in interest sufficient to induce outside money to come in. In this process the merchant and the manufacturer find it difficult to negotiate their credits. They also are told "money is tight," and that they must withhold applications for discount favors.

I forbear to follow into further detail the unprofitable and vexatious movement. Gradually, after more or less strain and anxiety, sometimes bordering on panic, sometimes resulting in panic, a readjustment is secured. Crops from the interior—not seldom forced from the producer's hands, with little regard to price, because of his inability to borrow from his local banker—move to the seaboard. The strain on the country is relaxed. Again currency in the form of "reserve funds" moves to the center. Again one dollar thus received becomes effective as reserve for four dollars of liability. Money is quoted easy as the prospect for summer dullness becomes assured. "The street" breathes easier, stocks and securities become "firm," and the movement toward an expansion in loans, with its attendant phenomenon of an increase in deposits, is again observed, to be again followed by restriction and probable distress as the active season in productive industry and trade again appears.

Whoever has followed this delineation of our financial movement, and those who are familiar with the facts which are thus portrayed, ought not to have trouble in perceiving that the bottom cause of the irregular and deranging effects described is to be found in a fixed volume of paper money clothed with full powers of a legal tender. Upon this money—itself a credit obligation—other credit obligations, in the form of bank deposits through bank loans, may be built up in the proportion of four to one. With the volume of paper money thus fixed, with no natural movement toward its retirement when not needed in legitimate trade, the tendency to build the four-story structure upon it as a permanent base is irresistible. The withdrawal of the base by those who really own it causes the structure to vibrate and threatens it with a fall.

Consider now, as briefly as may be, the practical working of a bank-note currency—non-legal tender—if substituted for the paper money issued by the Government. Verification may be found by those who will look for it in systems now current in France, Germany, Scotland, and Canada; or, if our own records be preferred, the New England system of forty years ago, or those in vogue in Indiana, Iowa, and Louisiana, will be equally good examples. Under such a system the financial movement may thus be described:

Commencing as before with an inward movement of funds from the exterior

to the centers, the money forwarded would then consist largely of bank notes. These received at the centers would not, like the legal tenders of the present, form a base for expansion. The desire to obtain legal money in their place would cause the banks receiving them to push them home for redemption in legal money, but the general effort in this direction would neutralize, to a large degree, the effect desired. Bank A, sending home the notes to bank B, would be met, not by a payment in legal money, but as an offset by the presentation of the notes of bank A. There would be mutual retirement of their respective bank-note liabilities. Of course, this precision in offsets would not be the rule, but the illustration shows the general effect to be the temporary retirement of a currency when it can not be circulated in the service of the country's trade and exchange. Observe this: The power to lend is not thus lost; it is temporarily suspended. When, with the recurring needs of the interior to handle its products of the farm, the factory, and the mine, the power to issue circulating notes may be summoned into use, then the needs of industry will coincide with the profit-moving motives of the banker, and the full value of this latent power will be experienced, not in the centers, where bank notes are not needed and will not circulate, but in the interior, where raw products are raised, and where the busy wheels of shop and factory certify that labor wages are to be paid.

The power of the bank note, so temporarily suspended, will always be restored in full upon the call of industry. The power of our present currency, on the contrary, is not suspended. It is, as pointed out, inevitably misdirected. It periodically absorbs the credit powers at times when they should be made serviceable to the whole country. It ministers to the speculator, it prejudices the producer, the merchant, and the manufacturer, though, at last, all suffer from its deranging influences.

These are the reasons, the more important reasons, why our banking system should be reformed and made effective to commercial and industrial needs; and these same reasons, with others not here set forth, call for the elimination, in a safe and proper way, of the injurious interference in our currency system by the legal-tender paper money of the Government.

If it be conceded that the legal tender money issued by the Government does not possess the qualifications to make it a proper factor in the country's exchanges of products and manufactures; if the fact also be admitted that it is a deranging and disturbing factor in its relation to industry and commerce, then the time has come to substitute for it a currency which will adequately, economically, and safely meet the ever-growing needs of the country, rapidly developing, as it is, in the power of production, in the number of its people, and the importance of its domestic and foreign trade.

Can a bank-note currency be established which will be adequate, economical, and safe, and thus serve, in a better way than is now served, the public needs? Limited by space in this presentation, I point to the countries before named where these conditions are realized. Our neighbor on the north, Canada, may be cited as a nearby witness in the same direction. With power to issue notes, as profitable employment for their use in productive industry can be found, the power has never been overtaxed or exhausted. The rates of interest have varied but little between the richer provinces of Ontario or Quebec and the sparsely settled districts of Manitoba. The terms of interest are substantially as favorable to the farmer of the West as to the merchant of the metropolis.

While these conditions, in contrast with our own, which stimulates the operation of credit at the centers and starves it at the circumference, are due in part to other features of its banking system, the influence of the currency is most important. Certain it is that were bank-note issues in Canada repressed

by restrictive laws, as they are with us, and if the field of circulation these notes now occupy were filled with the legal-tender notes of the Dominion, the facilities of banking now enjoyed on the frontiers would not be afforded. The same tendency toward congestion at the centers and scarcity in the outlying districts would be there, as it is here, plainly observable.

It is not intended by anything here said to offer the Canadian system as a model from which we should make exact copy. In certain particulars it would not at present suit our different conditions. The right of the Canadian banks to issue their notes without any special pledge of security for their redemption; the law which gives to the note holder, in case of bank failure, priority of claim over the depositors, while not operative to perceived injury, under their system of large banks with small branches, might, if adopted here, with a multitude of small banks, each independent of the other, result in an unjustifiable invasion of the equitable rights of the depositor. The dangers in this regard are ably discussed and fully illustrated in the annual report of the Comptroller of the Currency. To his argument nothing need be added. While the question of terms is important in itself, it is nevertheless a subordinate one.

The facts set forth by the Comptroller relate exclusively to the proposition that the notes of a failed bank shall be a paramount lien upon the assets for their full value before any rights accrue to other creditors.

The issue of notes upon the general assets of national banks may be made perfectly secure without the requirement that the notes be a first lien upon their assets. It would only be necessary to award to the note holder the same ratable proportion of the assets which went to other creditors, and to provide that the amount required to pay the difference be obtained by an assessment upon all the national banks, collected ratably in proportion to their share in the circulation of this character. The vital question is, What percentage of assessment upon this circulation would be required in order to cover the losses to note holders in the case of failed banks? The experience of the national banking system demonstrates that the assessment would be insignificant.

The total circulation of failed banks outstanding at the time of failure, up to October 31, 1897, was $20,893,827. The loss upon these notes, if the security for them had been impaired in the same degree as the security for other liabilities, would have been $5,379,165, or an annual average of about $163,000. This loss would have been made good by a tax of about one-twelfth of 1 per cent per year upon the circulation of the solvent banks. A tax of one-fifth of 1 per cent upon the average circulation of the national banks since the foundation of the system would have paid such losses up to October 31, 1897, amounting to $5,379,165 and left a surplus of about $9,000,000 in the guaranty fund.

Whether preference be given to the note holder, as in Canada, or he be made to take his share of risk with the depositor, as in Germany, France, and Scotland, or whether the note holder shall be protected by the special pledge of security as now provided in our national banking act, these considerations affect the question relatively, not absolutely. Under either of these conditions provisions may be made which will furnish to the country a paper money adequate to commercial needs, economical to the people, and safe in its general workings.

In the nature of things, the banker is the proper agency for operating this important function. He must have motive for his action or he will not exercise it. Given this motive, he will, like the laborer, the merchant, or the professional man, be diligent in the employment of his powers. That this motive must be the motive of gain does not differentiate the banker from other working forces of society, whose actions are healthful and helpful to the social whole.

No. 15. If the greenback is to be retained in the Treasury after redemption and not paid out except in exchange for gold, why, in view of the fact that

the bill makes the silver dollar redeemable in gold, is not the same provision extended to the silver dollar?

I should think it would be an improvement in the bill to so extend it, were I not confident that by reason of the active circulation in the small silver certificates comparatively few would be offered for redemption or exchange.

Very truly yours,

L. J. GAGE, Secretary.

SUMMARY OF REPORTS OF NATIONAL BANKS.

	May 5, 1898.	July 14, 1898.	Sept. 20, 1898.	Dec. 1, 1898.	Feb. 4, 1899.
	3,586 banks.	3,583 banks.	3,585 banks.	3,590 banks.	3,579 banks.
RESOURCES.					
Loans and discounts	$2,097,094,225.23	$2,151,757,685.60	$2,155,961,627.91	$2,214,394,838.15	$2,299,041,947.32
Overdrafts	12,679,151.37	11,924,382.56	16,557,982.63	22,674,456.74	18,542,345.20
U. S. bonds to secure circulation	216,158,300.00	218,106,450.00	234,628,840.00	238,588,290.00	235,209,290.00
U. S. bonds to secure U. S. deposits	28,630,500.00	53,519,100.00	83,926,230.00	95,528,020.00	89,100,240.00
U. S. bonds on hand	16,365,000.00	13,731,350.00	30,614,010.00	29,224,090.00	25,028,370.00
Premiums on U. S. bonds	18,271,547.14	18,947,195.10	18,971,197.22	19,859,781.31	19,061,207.41
Stocks, securities, etc.	236,025,116.53	250,689,375.09	255,198,927.69	259,135,309.88	276,704,595.54
Banking house, furniture, and fixtures	79,463,235.21	79,308,604.63	79,386,337.51	79,190,505.00	79,173,842.32
Other real estate and mortgages owned	30,326,045.27	30,186,270.70	30,484,417.71	30,965,488.61	30,583,528.03
Due from National banks	152,372,153.15	161,138,722.49	159,128,045.17	193,886,881.09	203,074,179.21
Due from State banks and bankers	45,468,995.03	43,248,800.85	46,324,878.06	56,246,803.91	60,391,784.03
Due from approved reserve agents	300,961,618.96	320,015,035.43	320,002,040.90	359,371,346.51	432,035,501.85
Checks and other cash items	16,719,376.27	17,308,976.92	16,828,942.11	19,223,078.51	17,056,884.10
Exchanges for clearing house	126,234,933.64	94,276,408.17	110,286,935.55	194,981,251.67	75,672,644.30
Bills of other National banks	21,338,292.00	20,811,692.00	19,649,723.00	22,092,333.00	20,650,964.00
Fractional currency, nickels, and cents	1,057,060.71	1,093,904.16	1,023,834.03	1,016,620.94	1,107,636.03
Specie	317,182,772.84	335,677,130.95	293,874,158.39	328,600,711.45	371,843,494.95
Legal tender notes	119,058,681.00	114,914,997.00	110,038,300.00	117,845,702.00	116,003,066.00
U. S. certificates of deposit	23,975,000.00	20,385,000.00	16,810,000.00	17,905,000.00	21,140,000.00
Five per cent redemption fund	9,520,530.82	9,601,066.56	9,795,055.25	10,484,284.11	10,286,903.25
Due from Treasurer United States	1,064,313.04	11,083,427.06	4,019,551.74	2,181,696.22	2,175,649.66
Total	$3,869,966,858.21	$3,977,675,445.17	$4,003,511,044.87	$4,313,394,519.10	$4,403,883,073.20
LIABILITIES.					
Capital stock paid in	$624,471,670.00	$622,016,745.00	$621,517,895.00	$620,516,245.00	$ 608,301,245.00
Surplus fund	247,695,979.44	247,935,215.65	247,555,108.57	246,695,552.28	247,522,450.02
Undivided profits, less expenses, and taxes	90,320,999.16	85,036,427.50	93,015,097.86	94,403,831.31	86,439,845.17
National bank notes outstanding	188,425,308.50	189,866,298.50	194,483,765.50	207,093,317.50	203,636,184.50
State bank notes outstanding	56,017.50	56,007.50	55,907.50	55,107.50	53,112.50
Due to other National banks	424,204,634,90	467,634,068.18	446,417,454.05	521,988,326.98	600,964,583.68
Due to State banks and bankers	245,643,049.17	252,182,773.37	251,917,900.89	272,965,525.82	312,136,056.50
Dividends unpaid	2,000,238.18	2,704,832.25	1,008,410.82	1,243,005.18	1,455,443.30
Individual deposits	1,999,308,438.96	2,023,357,159.60	2,031,454,540.29	2,225,269,813.21	2,232,193,156.59
U. S. deposits	23,095,935.89	48,081,088.95	70,187,368.12	88,324,695.73	81,120,873.18
Deposits of U. S. disbursing officers	3,928,661.49	4,788,377.83	4,977,832.80	5,580,659.42	5,502,537.62
Notes and bills re-discounted	4,467,622.85	5,364,952.85	6,084,815.45	4,131,642.54	1,752,621.33
Bills payable	9,288,156.89	9,283,285.11	11,283,342.33	6,076,208.25	3,883,891.06
Liabilities other than those above	7,060,145.28	19,368,262.88	23,551,615.69	19,050,578.88	19,421,092.85
Total	$3,869,966,858.21	$3,977,675,445.17	$4,003,511,044.87	$4,313,394,519.10	$4,403,883,073.20

CIRCULATION IN JAPAN.

Consul-General Gowey of Yokohama, under date of January 30, 1899, says:

"An article in the Japan Times of yesterday gives the total amount of currency in circulation at the end of December, 1898, as 285,619,000 yen ($142,809,000), against 330,445,000 yen ($165,222,000) in 1897, 300,445,000 yen ($150,186,000) in 1896, and 281,997,000 yen ($140,948,000) in 1895. The currency, at the end of 1898, included 197,339,000 yen in convertible notes, 18,135,000 yen in gold coin, 4,109,000 yen in government notes, 1,866,000 yen in bank notes, and the balance in subsidiary notes."

NEW YORK COLLECTION CHARGE RULES.

Frank E. Brown, second assistant cashier of the First National Bank of Chicago, an institution which is in close touch with the collection business involved in the recent regulations adopted by the New York Clearing-House Association, writes as follows:

"I approach the questions you ask me with diffidence. I understand that my opinion is asked, first, on the action of the New York Clearing-House Association of March 13th with regard to charges upon collections; and second, if, in my judgment, it would be wisdom upon the part of the associated Chicago banks to take immediate similar action.

"The arguments for and against the New York banks agreement were doubtless freely discussed, and all questions fully settled, by their Clearing-House Committee, before the amendment of March 13th to their constitution was presented by that committee to the association. That they have acted only after mature deliberation is unquestionable, and that their deliberations were those of qualified experts must be admitted. One may well hesitate, therefore, in reviewing any thoughtful act of such a body of men.

"The situation in New York City upon the question of collections has evidently been a serious one. Have the banks found a correct solution to the difficulty? If so, will the result inure to the benefit of both the banks and the business community?

"First, it seems to me that the chief difficulty which the associated banks will find in enforcing the rule will lie in the tendency among a few banks to 'get business'—honestly, if possible. I believe, however, that there are men shrewd enough and dishonest enough to devise some scheme for taking collections from special customers at par and still evade the penalty for doing so. The weakness of the agreement lies in the weakness of human nature and in human greed. I cannot believe that bankers alone are exempt from deceit and that broken agreements are and will be confined to commercial associations, railroads, etc., only. Men are pretty much the same wherever found, and it is doubtful if bank officers alone are honest and will resist temptations to increase the business of their banks by evasion of an agreement. Most business men are honest. Most bank officials are honest, but the few in each class who are not prevent the success of any agreement in which many are concerned. The inability of men in any line of business to keep up quality and price by agreement gives birth to the trust. It would seem that only in that form of coalition is it possible to regulate the policy of any widely extended business. The trust succeeds because it is logical and because its time in the natural order of business evolution has arrived; the time when combination must succeed competition.

"I notice in the columns of the New York Commercial of March 13th the following: 'A representative of one of the largest banks in the city told a

Commercial reporter on Saturday that even if the new rules and regulations did go into effect they would not prevent banks from practically evading them to a certain extent. The charge could be made, he said, but could be practically lessened through commissions and otherwise.'

"It seems to me that the New York City banks are traveling along the worn and almost abandoned path of agreement toward consolidation. On agreement alone they may fail in their purpose. When consolidated they will succeed.

"Second. If the agreement is kept inviolate, who will benefit by it? I believe this is very hard to determine in advance. If Boston or Philadelphia banks should fail to support New York City banks in this matter, or should offer to collect at par much that New York banks announce a charge upon, the New York banks may lose many country-bank accounts and also some New York City local accounts whose collection business is heavy. It may be that the use of postal notes, money and express orders would be so materially increased as to cut down the use of local checks to a large extent. Is it wise, however, to allow these agencies to still further encroach upon a class of business which should be in the hands of banks alone? Collection of out of town items is a legitimate branch of the banking business and a profit derived from their handling is due to the banks. Under a more perfect system of banking than we now enjoy, the Postoffice Department and the express companies would be gradually retired in a very large measure from remitting or collecting and be returned within the line of their natural province, serving the community as carriers only. They can succeed as remitters and collectors only on account of their perfect organization. It is that organization which is lacking between banks.

"If Philadelphia and Boston do not sustain New York, or if the express companies enter into a specially aggressive campaign offering new and cheaper rates, or if the collection agencies, of which New York City has many, seize upon the manifest opportunity offered, it seems to me that New York City banks will lose a business and profit to which they are properly entitled.

"Will the business community be benefited in such case? For a time, perhaps. In the long run, however, I doubt if they will be any better, if as well off; for while business will follow the lines of least resistance at first, patronizing other cities or the express companies or postoffices, such means of collection is neither best nor should it be the cheapest, and will prove expensive in the end, as must any process based on an illogical method.

"Should the Chicago banks take similar action to that of New York City's?

"I view the question as a serious one. I cannot see that anything will be lost by waiting a few months for the outcome in New York City. This position does not seem to me to be pusillanimous, but prudent.

"Finally, I would wish it understood that I do not write as an officer of this bank or that the other officers necessarily agree with me. I give you only my own individual opinion."

BANKS ACT MERELY AS AGENTS.

F. P. Neal, vice-president of the Union National Bank of Kansas City, writes as follows:

Rand, McNally & Co.

Gentlemen—I wish you would kindly reply through your Monthly to the following:

"A", customer of bank "B", deposits and receives credit for a check drawn by "C" on bank "E", the latter bank being in an interior town, in which there are only two banks, "E" and "F". Bank "B" sends the check for collection and returns to bank "F", who collects the check and remits its draft to bank "B" for the proceeds, its draft being on another bank in the same town as bank "B". Bank "F" fails and is taken charge of by the National Bank Examiner before bank "B" receives the draft remitted for the collection.

First—Has bank "B" the right to charge to the account of "A" the amount of said original check, providing it turns over to "A" the draft received from bank "F"?

Second—Has "A" a right to, in like manner, turn over the draft to the maker of the check and require other funds from him therefor? Clearing-house banks in the city where bank "B" is located have published a general circular advising that they claim the right above suggested.

Banks generally claim the right indicated on the assumption that the credit originally given "A" by bank "B" is conditional and in a sense complimentary. It is a credit conditional on satisfactory collection. On account of certain adverse decisions most banks clearly state their position by stamping on pass books the statement that they act merely as agents. Their responsibility on collections such as referred to above is limited to the use of their best judgment in selecting correspondents. On this theory the agency responsibility is simply handed along to the last one in the claim of agents. The position taken by the clearing-house banks is based on this theory and is tenable.

BANK RECEIVERSHIPS ARE COSTLY.

Bank receiverships with their attendant legal service are costly affairs to the stockholders. The recent heavy assessment of the stockholders of the failed National Bank of Illinois has served to bring out some facts as to the legal expenses that have attended the efforts to straighten out its affairs. The fees paid for legal counsel during the year's term of Receiver McKeon amounted to $48,014, while the legal expenses during the first year of Gen. McNulta's receivership amounted to $31,698, making a total of $79,712. Some of the stockholders seem to think this a high price to pay for advice which did not save them from an assessment of 100 per cent upon their share-holdings. To make matters worse one attorney thinks he was not paid enough, and has brought suit for $12,000.

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THE COLLECTION CHARGES.

With the approach of the date at which the New York Clearing House rules regarding collections on out of town checks become operative the opposition to the rules become more general. The "country banks," of course, are opposed to it, as the result of putting the new regulations in force will be to diminish their business. But a far more serious matter is the effect which these changes will have on the business interests of New York city itself.

Banks of other cities are making strenuous efforts to induce country banks to deposit with them instead of sending their funds to New York, and it is said that they are meeting with a fair degree of success. It had been calculated that the banks in these large cities would follow the example of New York in making charges for collections, but there is said to be some doubt that they will do this.

Another menace, however, which had not been counted on, is the competition of New York trust companies for the deposit of local accounts. Heretofore they have followed the example of the clearing-house banks and have not allowed interest on deposits subject to check. It has been learned that several of the trust companies had caused it to be generally known that they would hereafter pay from 1½ to 2 per cent interest on local deposits, thereby furnishing an inducement for country banks and others to draw their money out of the big clearing-house banks.

Below are given a number of expressions of opinion on the subject, formal and informal:

Washington, D. C.—The officials of the Government have thus far taken no interest in the action of the New York clearing house in fixing a fee for the collection of checks on outside banks. None of the officials believes the rule will last long. They are of the opinion that the banks that adopted it are already very tired of the new arrangement, and know from private sources that some of them have been badly punished by losing the accounts of large depositors, who felt insulted when asked to pay a commission for the collection of their checks.

Secretary Gage says such a rule is in force at St. Louis, Omaha and several other cities, and was once tried in Chicago, much to the regret of several banks, who lost some of their best accounts by trying to enforce it. For example, the proprietor of one of the largest manufacturing institutions in Chicago, who always kept from $30,000 to $50,000 on deposit, got angry because a certain bank charged him 50 cents for collecting a check on Waukegan, and swore he would never have anything more to do with an institution that would be guilty of such petty meanness. Within a week after the rule was adopted, Mr. Gage says, every bank in town was violating it in favor of large depositors, and when the little ones found it out the rule fell into what Mr. Cleveland calls innocuous desuetude.

Washington bankers say the New York banks already violate the rule on the sly, making "special" the checks of their large depositors, and one of them remarked that it would be abandoned before the attorney-general could write an opinion upon it. Comptroller Dawes cannot see that it is a violation of the national banking act to charge a commission for collecting checks, no matter whether it is done individually or by agreement. Other authorities say the banks have just as much right to charge a commission for collecting a check as a doctor has to charge a fee for treating a patient, and that the clearing house, which is an association, has just as much right to fix that commission as a medical association has to regulate the fees charged by its members.

Philadelphia, Pa.—The Inquirer is gratified to note a sign of independence, assertiveness and leadership among the banks of Philadelphia in the statement that some of them have made bids for the out-of-town deposits of the New York banks that are going to make charges for all collecting out-of-town checks. The denials of some of the New York banks that they are at all concerned over the Philadelphia menace indicate a certain doubt along the North River as to the outcome of the new policy. Perhaps, too, they think that Philadelphia will tag along on behind after a time.

On this account the sign of independence given in the statement that some of the Philadelphia banks will endeavor to pick up accounts lost by the New York banks, and that they do not favor following the New York lead in charging for country collections is a most welcome one. The experiment is well worth trying, and possibly the charges to be established by the New York banks may last long enough to prove to some of the doubters who control the Philadelphia banks that second fiddle financiering is not absolutely necessary. With money to handle, there will develop men capable of handling it. With money to invest, there may grow steamship lines, a development of the port, a direct business between this city and our new possessions in the West Indies and employment for additional thousands of city population. From capital well handled there comes the profit that leads to art galleries, permanent opera, boulevards and all those things which make a great city.

Milwaukee, Wis.—Milwaukee bankers would very much like to take such action as the New York banks have taken in regard to outside collections, but will have to wait for the Chicago banks to move in the matter, which the latter are about ready to do. The same evil which the New York banks complain of has been felt here and it has been a burden on the banks.

Jersey City, N. J.—The united action of the banks in New York city in charging on all out-of-town checks is sought to be taken advantage of by the financial institutions in New Jersey which are sending out circulars to the banking houses in New York city that they will take their accounts, will send over and receive their deposits at their place of business, will make no charge for collection, and that the checks of well recognized accounts can be certified at the office of their New York depository.

Detroit, Mich.—In pursuance of the action taken by the Detroit Clearing House Association the clearing house committee sent letters to the clearing house associations in Grand Rapids, Saginaw, Bay City, Jackson, Ann Arbor and Flint, inviting them to attend a conference on the subject of collecting country checks, with a view of protecting Michigan bankers against the action recently taken in New York.

At a meeting of the Detroit Clearing House Association a resolution was passed to the effect that the Detroit association was in full sympathy with the New York banks in their determination to make a collection charge on checks. It was further declared to be the sense of the meeting that the clearing house committee be empowered to follow the example of the eastern banks, and make a rate of charges.

Chicago, Ill.—It seems that Chicago is responsible to a certain extent for the proposed innovation, since the stiffening of charges for certain services performed by Chicago banks at the first of the year attracted attention in the East, and was followed by the appointment of committees in New York to investigate the matter of country correspondence. Unfortunately Chicago bankers do not agree at all upon the subject of country business, the restrictions mentioned being generally upon city business, and competition for country bank balances promises to continue as keen as ever. Local bankers say there is little hope of getting uniform action at present on the question of country collections.

Minneapolis, Minn.—New York bankers having decided to make a charge for collecting checks and drafts from outside points presented to them for cashing, the banks of Minneapolis as well as other cities may have to follow suit.

In a circular issued March 13th the clearing house of New York announced that beginning April 3d New York banks will charge 1-10th of 1 per cent for collections on checks and drafts originating in the northern states east of the Mississippi and also including Virginia and West Virginia, and ¼ of 1 per cent for items originating in the south and in the country west of the Mississippi river, and also in Canada.

There is tendency among Minneapolis banks more and more to discourage small

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accounts. It does not pay a bank to carry an account under $300 or $400, and it is possible that before long small depositors who desire to keep a check account will be asked to pay for the privilege.

Louisville, Ky.—Louisville bankers have been notified by the New York Clearing House that after April 3 a charge will be made for out-of-town checks requiring collection. For checks payable in this section the charge will be one-tenth of 1 per cent. From other points the charge will be one-fourth of 1 per cent. No charge of less than ten cents will be made. The Louisville Clearing House will take action in accordance with the New York arrangement. The charge will fall on depositors. It will tend to put a stop to the country merchants giving checks on their home banks when buying in Louisville, and in all cases where the deposit of an out-of-town check is necessary, the customer will have to stand the expense in the future.

Portland, Ore.—The banks of New York city have decided to charge collection fees on all out-of-town checks. The rate east of the Mississippi river will be 1-10 of 1 per cent, while west of the Mississippi it will be ¼ of 1 per cent. No collection will be made for less than 10 cents. This will drive many small business men to use postal money orders, as few firms in the East will be willing to take small checks and pay the charges.

Hartford, Conn.—A circular to customers from the Hartford Farmers and Mechanics' National Bank reads as follows: "In view of the action of the New York Clearing-House, establishing charges upon collections, we should be pleased to serve you in case you should find it desirable to open an account in this state."

Portland, Me.—The Portland banks have received, in common with out-of-town banks, having correspondents in New York, circular letters from large banks in Philadelphia, Chicago and Boston, suggesting the advisability of the country banks opening accounts with them, on the ground that the New York banks are discriminating against the out-of-town banks by the vote of the New York Clearing House Association, to charge for the collection of out-of-town checks. The clearing house associations in these cities are thus taking advantage of the situation to make a bid for the business of the country banks.

Several New York trust companies, which do not clear through the clearing house, and are not, therefore, bound by its rules, have also issued circular letters exhibiting the individual accounts of local banks, offering to pay 2 per cent interest on balances and to make out-of-town collections free of charge.

New Haven, Conn.—Local banks here have received the notification of the charges to be made by New York banks for collecting country checks. Talks with bankers indicate that a meeting will probably be held soon to make, if possible, a close combination of local banks in adopting, for their reimbursement, a similar system of charges for collecting checks of depositors. This would be simply a return to the old system which was extinguished some years ago by the growing competition for deposits. Alternative methods proposed are the use by the local banks of banks at far points as collection agents and also a system of charges for collection against small depositors only. The question of reimbursement of local banks is badly complicated by the warm competition for deposits, and the action in New York may cause considerable trouble.

Troy, Ohio.—The New York banks have determined to hereafter make a charge of 1-10 of 1 per cent for the collection of out-of-town checks. This will add very considerably to the revenue of the New York banks, but it will be of very doubtful advantage to the trade of that city. New York is falling behind in her commerce by reason of engorgement and because of the cost imposed in one form or another upon the movement of traffic and the transactions incident to buying and selling. The action of the banks in charging for a service heretofore gratuitously rendered may be justified, but it none the less will be resented by the parties upon whom the tax is laid.

THE HEART OF THE CITY.

Grand Central Station is situated in the very heart of New York City. That is where the fast trains of the Michigan Central, "The Niagara Falls Route," land you. The New York and Boston Special leaves Chicago every day at 10.30 a. m.; Fast Eastern Express for New York, Boston, and New England points, 3 p. m.; Atlantic Express, 11.30 p. m.; Detroit Night Express, 9.35 p. m. All trains passing Niagara Falls by daylight stop five minutes at Falls View Station. City Ticket Office, 119 Adams Street, Chicago.

BANKING LEGISLATION AND DECISIONS

COMPILED BY

Messrs. CRATTY, JARVIS & CLEVELAND of the Chicago Bar.

FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

ACCORD AND SATISFACTION—MATTERS NOT INCLUDED.

A stated and settled account is only prima facie evidence of its correctness, and does not preclude the parties from giving evidence that it did not include all the matters between them, nor operate as an accord and satisfaction as to matters not included therein nor considered between the parties prior to its settlement. —Burrill vs. Crossman, 91 Fed. Rep. (C. C. A.) 543.

ALTERATION OF INSTRUMENTS.

A deed described land as situated in Vermont, and as the same premises conveyed to the grantor by a deed recorded in a certain book and at a specified page "reference being had to said deed and the record thereof aforesaid for a more particular description." The former deed described the property as situated in Illinois. Held, that a change of the deed by striking out the word "Vermont" and inserting the word "Illinois," after its execution, was not a material alteration. —Satitary Dist. of Chicago vs. Allen, 53 N. E. Rep. (Ill.) 109.

ALTERATION OF INSTRUMENTS—CONFORM TO INTENTION.

The alteration of a note, before delivery, to make it conform to the intention of all the parties, does not release the sureties thereon, though made without their knowledge.—Mattingly vs. Riley, 49 S. W. Rep. (Ky.) 799.

BANK DEPOSITS—KNOWLEDGE OF CESTUIS QUE TRUSTENT—AGREEMENT TO DEPOSIT PUBLIC FUNDS—VALIDITY—PUBLIC POLICY—ESTOPPEL—PERSONAL CONTRACT—ASSIGNABILITY.

To prevent competition in securing a deposit of municipal funds, a banker agreed with two other banks that, in consideration of their offering a lower rate of interest than he, the deposit should be equally distributed between the three, and that he would not withdraw any of it from them except to pay drafts on him by the municipality. He also agreed with the sureties on his indemnity bond to the city to make such deposits in said banks to secure them. Held, that the city was entitled to funds deposited in the banks pursuant to the agreement with them and with the sureties, as against the banker's assignee for the benefit of creditors, since they were held by the banks in trust for it.

The fact that the city had no knowledge of the agreement with the banks was immaterial, since a trust is valid though created without the knowledge of the cestui que trust.

The banks and the sureties on the banker's bond were estopped from asserting that the agreement, being made to prevent competition, was void as against public policy.

The fact that the deposit was to indemnify the sureties did not compel the city to exhaust its remedy against them before seeking the fund, since the fact that the cestui que trust has security does not prevent him from obtaining possession of the fund, if otherwise entitled thereto.

A contract between a city and an individual by which the latter is to receive and safely keep the funds of the former, to pay them out on drafts of the city and to return the balance on the expiration of the contract, is a personal contract and not assignable.—City of Marquette vs. Wilkinson, 78 N. W. Rep. (Mich.) 474.

BANKS—CERTIFICATE AND ENTRIES ON BOOKS NOT CONCLUSIVE—DEPOSIT BY COUNTY TREASURER.

A written certificate given by a bank to a committee appointed to investigate a county's finances, stating that the county treasurer has a credit balance of a certain amount in the bank, is not a contract and conclusive, so as to bind the bank to the county for that amount, but it may be explained or contradicted.

An entry on the books of a bank of a certain amount as a credit on a depositor's account is not conclusive of the bank's liability to the depositor for that amount, but may be explained by parol.

Where an officer or trustee deposits money in a bank, with no agreement that it is to be held as a special deposit, the relation of debtor and creditor is created, and the bank, unless it knows, or by the exercise of due care could have known, that the depositor intended to illegally divert the fund, may lawfully honor checks drawn by the officer or trustee.

A county treasurer agreed with a bank, with which he had deposited county funds, that he should have a further credit for a certain amount. He then gave the bank his demand note therefor, and his check, agreeing that, if he did not pay the amount into the bank the next day, the bank could charge up his check. Held, that though the treasurer had no authority to bind the county by such contract, the latter, or those claiming under it, could not claim that by such agreement the bank had become indebted to the county for the increased amount, but had no right to charge up the check.—Anderson vs. Walker, 49 S. W. Rep. (Tex.) 937.

BANK CHECK — FORGERY — NEGLIGENCE.

A bank is presumed to know the signatures of its depositors.

If a bank pay to an innocent holder for value the amount of a check purporting to be drawn upon it by one of its depositors, but the signature to which was in fact forged the bank cannot recover back the amount from such holder.

If such holder, on demand, repay the amount to the bank, that does not entitle him to recover the amount from a prior innocent holder for value, who had indorsed the check.—Neal vs. Coburn, 42 Atl. Rep. (Me.) 348.

BANK DEPOSITS—TRUST FUNDS—RIGHTS OF BANK.

Trust funds deposited with a bank were by it applied on a matured note of the depositor. An officer of the depositor testified that, before making the deposit, he told the bank's president that the company was collecting money for many people, and must not be placed in the attitude of paying its debts with money of others, specifically mentioning a certain transaction which he wished to protect. The bank president testified that he knew that a part of the company's deposit belonged to others, but that he had no knowledge that any of it, except such part, was not the company's money, nor did he know that any of it belonged to plaintiff. Held, that the bank had no notice that plaintiff had any interest in the funds applied on the note.

One who, without authority, receives money belonging to a third person, holds it as trustee for the owner.

A bank is not liable to the beneficial owner of trust funds deposited with it by the trustee as his own, which it, with the trustee's consent, and without notice of the character of the fund, applied in payment of an individual note of the trustee. —Smith vs. Des Moines Nat. Bank, 78 N. W. Rep. (Ia.) 238.

BANKRUPTCY—EFFECT OF DISCHARGE.

A cause of action does not become merged in a judgment thereon, so as to preclude the plaintiff from showing that the original debt was created by the fraud of the debtor, for the purpose of avoiding the effect of a discharge in bankruptcy, subsequently obtained by the debtor.—Packer vs. Whittier, 91 Fed. Rep. (C. C. A.) 511.

BANKRUPTCY — FORECLOSURE OF MORTGAGE.

The holder of a chattel mortgage, having notice of proceedings in bankruptcy against the mortgagor, has no right, after the adjudication and before the appointment of a trustee, and without leave of the bankruptcy court, to sell the property of the bankrupt on foreclosure of his mortgage, where the proceedings on foreclosure were not such as to bring the res within the jurisdiction of a state court, and there was no exclusive possession of the property before the adjudication by the officer making the sale. A sale so made is unlawful and void, and passes no title.—In re Brooks, 91 Fed. Rep. (D. C., D. Vt.) 508.

BANKRUPTCY—PRIORITY OF DEBTS.

Although Bankruptcy Act 1898, Sec. 64b, gives priority of payment out of bankrupt estates to wages due to workmen, clerks and servants only when they have been "earned within three months before the date of the commencement of proceedings" in bankruptcy, yet where an act of bankruptcy, which caused a suspension of the debtor's business, occurred on August 31, 1898, and a petition in in-

voluntary bankruptcy was filed against it on the earliest day allowed by section 71 of the act, viz., November 1, 1898, priority will be accorded to wages of workmen earned within three months before August 31st, instead of limiting them to three months before November 1st, effect being thus given to the manifest general purpose of Congress in regard to the preference of labor claims, as against the specific limitations in section 64b, which is contradictory of such general purpose.—In re Rouse, 91 Fed. Rep. 514.

BANKS AND BANKING—DEPOSITS—DEMAND—INSOLVENCY—PARTNERSHIP—DISSOLUTION.

Where a person commenced business relations with a banking firm it is presumed that he relied on the financial ability and integrity of each ostensible partner, and as to such partners the original partnership continues until he has knowledge or notice of a change in the same.

Where a bank discontinues banking operations it waives any demand on the part of its depositors which, under the terms of the deposit, was necessary for a withdrawal of the funds deposited.

In a suit to recover a deposit in an insolvent banking firm, brought against individuals who were held out as members of the firm, but who had retired therefrom, it is immaterial whether the retiring members were actually solvent, where the bank had closed its doors against the depositors.

A condition attached to a deposit in a bank requiring a demand on the part of the depositor "if the same may be deemed advisable" is not an absolute requirement that such demand shall be made.

In an action for a deposit an insolvent banking firm, plaintiff's passbook was properly admitted, where the co-partnership of the bank, the depositor's dealings with it, and the entries in the passbook by the bank were previously shown.—Arnold vs. Hart, 52 N. E. Rep. (Ill.) 936.

BANKS AND BANKING—INSOLVENCY—FOLLOWING TRUST FUND.

A bank sent to another items for collection, which it received and collected, partly by accepting a draft of another bank, and by charging the accounts of its depositors. Such drafts, together with one of its own, were forwarded in settlement, but were not paid, as both banks made assignments. Held, that the first bank did not have a preference over general creditors of the insolvent collecting bank on account of such collections, since, as it received no money and there was no augmentation of its assets by such collection, no trust fund was created in its favor.—Midland Nat. Bank of Kansas City vs. Brightwell, 49 S. W. Rep. (Mo.) 994.

BANKS AND BANKING—LIABILITY OF DIRECTORS FOR FALSE STATEMENTS.

To render directors liable, in an action of deceit, for a false statement as to the condition of the bank, it must be alleged that they knew the statement to be false and not merely that they might, by ordinary care, have known that fact.

A depositor who has left his money on deposit, relying on false statements published by the directors, must, in order to hold them liable for any loss sustained, allege that he would, but for such statements, have withdrawn his deposits before the failure of the bank, and not merely that he permitted his deposits to remain, relying on the statements.

An action of deceit against bank directors by a depositor for loss sustained by reason of false statements made by them may be maintained before the affairs of the bank are settled by its assignee.—Pieratt vs. Young, 49 S. W. Rep. (Ky.) 964.

BANKS—APPROPRIATION OF DEPOSIT—RIGHTS OF THIRD PERSONS—RECEIVERS—BURDEN OF PROOF.

Where a bank appropriated a deposit to satisfy a claim of its own against the depositor, in accordance with an agreement with him, without notice of an equitable claim of a third person to the fund, it is equivalent to a payment to it by the depositor's check, and cannot be recovered.

Where a person claims that a deposit which a bank had appropriated to satisfy a claim of its own against the depositor belongs to the receiver of the depositor, it is incumbent on him to establish affirmatively that the receiver was appointed before the bank made the appropriation.—London & River Plate Bank vs. Hanover Nat. Bank, 55 N. Y. Sup. 941.

BANKS — CASHIERS — LIABILITY ON BONDS.

Profits derived by a cashier of a bank from a sale of bonds negotiated by him while cashier and in the discharge of his duties as such cashier belong to the bank.

In an action by a bank on its cashier's bond for commissions alleged to have been converted by him, arising out of the sale of certain bonds, it is proper to nonsuit plaintiff, where it did not show that the cashier had actually received any compensation or profit out of such sale.—Mt. Vernon Bank vs. Porter, 49 S. W. Rep. (Mo.) 982.

BANKS—COLLECTIONS — PROTEST—NEGLIGENCE OF NOTARY.

Where a draft is sent to a bank for collection and payment is refused, and the bank places it in the hands of its assistant cashier, who is also a notary public, for protest, if it exercised ordinary care in the selection of the notary it is not liable if such notary failed to serve due notice of protest on the drawee.

As, under the statutes of Iowa, a notary public is authorized to give notice of protests, the selection, by a bank to whom a draft is sent for collection, of a notary to serve protest on the drawee, shows such prudence and diligence as would exempt it from liability on failure of notary to properly perform his duty.—First Nat. Bank of Manning vs. German Bank of Carroll County, 78 N. W. Rep. (Ia.) 195.

BANKS — INSOLVENCY — DEPOSITORS.

The owner of a sum of money on a general deposit in a bank at the time of its failure is not entitled to a preferred claim against the assets in the hands of its receiver.—Schmelling vs. State, 78 N. W. Rep. (Nebr.) 279.

BANKS—DIRECTORS—NEGLIGENCE—RIGHTS OF GENERAL CREDITORS.

Rev. St., 1889, Sec. 2748, provides that the affairs of banking corporations organized thereunder shall be managed by a board of directors. Section 2758 prohibits such corporations from loaning money or becoming indebted to anyone in a sum exceeding 25 per cent of the capital stock. Held that where directors of a bank left its affairs solely in charge of the cashier, who made loans to several persons in excess of the capital stock, without security and in some cases to insolvents, and the bank thereafter became insolvent, they were guilty of gross neglect, for which it was no excuse that they had no benefit from their neglect, and that their services were gratuitous.

For the mere failure of bank directors to exercise ordinary care in managing the bank's affairs, whereby the bank sustains loss and becomes insolvent, such directors are not liable to general creditors of the bank in a suit by them.—Union Nat. Bank of Kansas City vs. Hill, 49 S. W. Rep. (Mo.) 1012.

BANKS—LIABILITY OF DIRECTORS FOR DECEIT—STATEMENTS AS EVIDENCE.

Directors of a national bank who, in simulated performance of the duties prescribed by the law applicable to such an institution, relative to the preparation and publications of advertisements, statements and reports, knowingly make and publish false statements and reports of the financial condition of the bank, with intent to deceive, and such matters are believed and acted upon by parties, to their damage, are liable for the damages, in an action for the deceit.

The liabilities which are fixed in the national banking law for violation of its provisions are not exclusive, and do not preclude the action for deceit.

The statements and reports which are required and are made to the Comptroller, and published in the newspapers, have among their purposes that of conveyance of information to those persons, each or all, who contemplate dealings with the bank in which its financial condition enters as a vital matter, and may be the basis of an action for deceit.—Stuart vs. Bank of Staplehurst, 78 N. W. Rep. (Nebr.) 298.

BANKS — NEGLIGENCE — ACCEPTING SPURIOUS COLLATERAL.

Where a bank has undertaken to negotiate a loan for another, it is bound to use the ordinary care which is customary and usual among bankers engaged in such transactions, under similar circumstances, whether it is acting gratuitously or for a consideration. In an action against a bank for negligence in accepting spurious bonds as collateral security for a loan made with plaintiff's funds, to a person then in good standing, it appeared that defendant's clerk merely examined the outside of the bonds, to see that they were of the proper amount, without making any examination as to their genuineness. Held, that evidence that an examination of such a character was customary among bankers, under similar circumstances, accustomed to make loans on such bonds as collateral, and that great reliance was placed by them on the character of the persons to

whom the loans were made, was admissible to show that defendant used ordinary care.

A bank is not chargeable with negligence for receiving spurious bonds as collateral for a loan which it was negotiating for another, where the latter accredited the person who delivered the bonds and obtained the loan as safe and trustworthy to deal with, and the bank made such examination of the bonds as was usual and customary among bankers under similar circumstances, though a careful examination might have enabled it to ascertain that the bonds were not genuine.—Clinton Nat. Bank vs. Nat. Park Bank of N. Y., 56 N. Y. Sup. 244.

BILLS AND NOTES—INDORSEMENT FOR COLLECTION—ASSIGNMENT BY INDORSEE—SUBROGATION.

Where a bank to which a lien note was indorsed "for collection" assigned it to one who paid it for the obligor, the assignee acquired no title, and therefore had no right to enforce the lien to the prejudice of a lien held by the creditor to secure other notes.

The creditor, by accepting and retaining the money, did not ratify the transfer of the note, having no notice thereof, or of the fact that the payment had not been made by the obligor.

One who has advanced money to pay a lien note cannot be subrogated to the lien to the prejudice of a lien held by the creditor to secure other notes.—Gaskill vs. Huffaker, 49 S. W. Rep. (Ky.) 770.

BILLS AND NOTES—PROTEST—BONA FIDE HOLDER.

A bill of exchange need not be protested, as against the acceptor. Prima facie, the holder of a bill payable to the drawer, and indorsed by him in blank, is a bona fide holder.—Gillespie vs. Planters' Oil Mill Mfg. Co., 24 So. Rep. (Miss.) 900.

BILLS AND NOTES—SUCCESSIVE INDORSERS.

One who made a note payable to his own order requested defendant to indorse it so that he could get it discounted, and informed him that it would be necessary to have two indorsers and that he would get the plaintiff to indorse it. Defendant thereupon indorsed the note, on the maker's agreement that it would be shown to him with the plaintiff's indorsement before being discounted, which was done after plaintiff had signed under defendant without notice of the agreement. The maker's own indorsement was on the note when discounted, but when it was made was uncertain. Held, that plaintiff and defendant were, as to each other, successive indorsers.—Lewis vs. Monahan, 53 N. E. Rep. (Mass.) 150.

BILLS AND NOTES—WANT OF CONSIDERATION—GRATUITOUS NOTE.

Repeated promises to pay do not prevent the maker from insisting that there was no consideration for his note.

A note given voluntarily, without any consideration, cannot be enforced by the original payee.—Oldacre vs. Stuart, 25 So. Rep. (Ala.) 38.

BILLS—ATTORNEY'S FEE FOR COLLECTION.

Paying a note in suit by giving a new note is not a collection thereof, within a stipulation providing for payment of an attorney's fee in case of collection by an attorney.—Davis vs. Cochran, 24 So. Rep. (Miss.) 906.

BILLS OF EXCHANGE—AUTHORITY TO DRAW—DISCOUNT—PROMISE TO ACCEPT.

In an action by a bank on the alleged promise of defendants to accept and pay drafts drawn on them by L., and discounted by plaintiff, there was evidence that defendants promised L. by letter to accept drafts by him on them against shipments of fruit; that L. showed such letter to plaintiff; that one of the defendants told plaintiff's cashier that L. was to purchase and ship fruit for his house; that he had authority to draw on the house, and that his drafts would be honored. L. testified that he drew many such drafts on defendants, and that they were discounted by plaintiff and paid by defendants. Held, that a finding that L. had authority to draw drafts on defendants, and that plaintiff discounted them on the faith of assurances made to it by defendants, was warranted.

An action will lie for the breach of an oral or written promise to accept a nonexisting bill of exchange in favor of the holder of a bill drawn pursuant to such promise and taken by him on the faith of it.—Putnam Nat. Bank vs. Snow, 52 N. E. Rep. (Mass.) 1079.

BILLS OF EXCHANGE—PRESENT.

Where an unaccepted sight draft indorsed: "Accepted. Payable at F. & M.

Bank"—is sought to be presented two days before maturity, the conclusive presumption is that the presentment was to be for acceptance, and not payment.—Burrus vs. Life Ins. Co., 32 S. E. Rep. (N. C.) 323.

BROKERS—COMMISSIONS.

A broker is not entitled to a commission for negotiating a sale of bonds where the contract for the purchase was made so that the purchasers might sell the bonds to others within the time fixed for their delivery, and they failed to consummate the contract because of their inability to find other purchasers before such time for delivery. Berg vs. San Antonio St. Ry. Co., 49 S. W. Rep. (Tex.) 921.

CHATTEL MORTGAGES—BONA FIDE PURCHASERS.

A bona fide sub-purchaser of chattels takes free from the lien of an unrecorded mortgage, though the first purchaser had notice.—John Caplice Co. vs. Beauchamp, 56 Pac. Rep. (Mont.) 278.

CHATTEL MORTGAGE—DESCRIPTION OF PROPERTY.

A mortgage of "all crops of corn, cotton and other produce which I may raise" sufficiently describes the property to put a third person on inquiry.—Truss vs. Harvey, 24 So. Rep. (Ala.) 927.

CHATTEL MORTGAGE OF HOUSEHOLD FURNITURE—HUSBAND AND WIFE.

The statute requiring both husband and wife to join in a chattel mortgage on the household goods of either does not prevent a wife from purchasing household goods and giving a valid mortgage on them in her own name to secure the price. Such mortgage by the wife alone is valid.—Pease vs. Fish Furniture Co., 52 N. E. Rep. (Ill.) 932.

CHATTEL MORTGAGES—SIGNING IN BLANK.

It is competent for one who holds or claims under a document made and delivered in blank to contend that one who has intrusted a blank document bearing his signature to another person, with the expectation that the latter will fill the blanks, is estopped from repudiating the insertion in the blanks of anything which the signer of the instrument should have expected would be inserted either by reason of the transaction of which the instrument was a step, or of the usual course of business with reference to such instruments.—Smith vs. Jagoe, 52 N. E. Rep. (Mass.) 1088.

COLLATERAL SECURITY — PLEDGE BY HUSBAND TO BANK, OF INSURANCE POLICY ON HIS LIFE IN FAVOR OF HIS WIFE.

In support of its claim to insurance policies in favor of a wife, a bank averred that they had been assigned to it by her as security for her husband's debt to it, and that it thereafter paid all premiums thereon. Held, that was sufficient to support a claim thereto as security for renewals of the debt.

A debtor of a bank secured from his wife an absolute assignment to it of insurance policies on his life in her favor, which he delivered to it to secure existing and future debts; and she left the policies with the bank for several years, without objection, and it kept them alive until the husband died. Held, that she was estopped to deny his authority to pledge the policies.—Dewees vs. Osborne, 52 N. E. Rep. (Ill.) 942.

COLLATERAL—NOTES AND MORTGAGE—RIGHTS OF HOLDER.

Where one of the members of a firm gave his notes secured by a mortgage as collateral security to a bank, for notes of third persons, all of which were discounted for the benefit of the firm, partly on the firm's indorsement, and partly on the indorsement of the other member, the bank is entitled to hold both notes and mortgage until its claim is paid, without attempting to collect the discounted notes from the makers and indorsers.—Clare County Sav. Bank vs. Goodman 78 N. W. Rep. (Mich.) 135.

CONSPIRACY—DESTRUCTION OF BUSINESS.

Plaintiff conducted a laundry business, engaging others to do the work, she receiving and delivering the same to her customers. Upon her refusal to increase the price for her work in accordance with a scale fixed by a laundrymen's association, defendants combined, and caused the parties who had contracted to do her work to break their contracts and refuse to do the same longer, and induced others to refuse to do the same, in consequence of which plaintiff's business was destroyed. Held, that an action would lie for the damages sustained.—Doremus vs. Hennessy, 52 N. E. Rep. (Ill.) 924.

CONSTITUTIONAL LAW—MOBS—MUNICIPAL LIABILITY.

The statute making a city or county liable for property destroyed within it by a mob, without reference to its ability or exercise of diligence to prevent the destruction, is within the police power of the state.

Indebtedness for "local or corporate purposes" is not imposed on a city against its consent by the legislature, in violation of the constitution, by the statute, making a municipality liable for property destroyed within it by a mob.

The statute making a city liable for property which may be destroyed within it by a mob does not violate the constitutional provision that a municipality shall not be allowed to become indebted beyond 5 per cent of the value of its taxable property; as, even if it created an indebtedness, which it does not, it cannot be assumed that the city's indebtedness would thus be made to exceed that amount.—City of Chicago vs. Manhattan Co., 53 N. E. Rep (Ill.) 68.

CONTRACT — CONTRADICTION BY ORAL TESTIMONY.

An understanding at the time plaintiff gave defendant bank a note that it would renew it till business should improve contradicts the promise on the note to pay on maturity; so that, not being in writing, it cannot be proved, even in equity, in suit for specific performance thereof, there being no fraud other than that of relying on the principle of law against such contradiction.

An agreement of a bank, on taking a note, to renew it till business should improve, on its face does not purport a legally binding promise, but rather a hopeful encouragement, sounding only in prophecy.—Hall vs. First Nat. Bank of Chelsea, 53 N. E. Rep. (Mass.) 154.

CONTRACTS BY SUBSCRIPTION—VALIDITY—CONSTRUCTION.

Defendant signed a subscription for the building of a church, promising absolutely to pay the subscription as stated therein. Held, that, while he might withdraw before the subscription was delivered, he could not do so after delivery, since on delivery it became a contract, and obligated each subscriber to pay according to its terms, independent of the liability of others. But where plaintiffs failed to comply with a material condition of a subscription contract, evidence that they had borrowed money on the faith of the subscription was properly excluded, since they had no right to presume defendant would waive performance of the condition.—Rothenberger vs. Glick, 52 N. E. Rep. (Ind.) 811.

CONTRACTS — CONTRIBUTORS—RIGHT TO REIMBURSEMENT.

A corporation issuing its stock without reference to the amount contributed, and bonds to all contributors except one, is under obligation to reimburse such one for its contribution.

Where corporate stock is distributed without reference to the amounts contributed, a contributor may recover reimbursements for his contribution, though he had received shares of stock and had disposed of them.

After a corporation had resolved to pay a contributor in bonds for his contribution, the president of the corporation attached the bonds for a debt due to him individually. The corporation then agreed with the contributor that the settlement by which he was to receive the bonds set aside for him, for his contribution, was annulled. Held, that the amount due to the contributor for his contribution was not paid in bonds.—Crown Coal & Tow Co. vs. Thomas, 52 N. E. Rep. (Ill.) 1042.

CONTRACTS — INDEFINITENESS — BREACH—RESCISSION.

A theatrical contract of management to exist for three seasons which were to exist at a certain time, and "continue as long as the same may be mutually agreed upon" is too indefinite to be enforced.

Where, before the time arrived for performing a contract under seal, the parties agreed that a sum should be paid to one party by the other and the contract cancelled, it was held that there was a rescission based on sufficient consideration, and that the contract of rescission need not be under seal.—McIntosh vs. Miner, 55 N. Y. Sup. 1074.

CONTRACTS—OBLIGATION OF ON RECEIVER.

One becoming a receiver of a bank after it has sold bonds, with a provision that, if the buyer desire to re-sell to the seller at a certain time, it will buy them back at the price paid, and interest, can do nothing to impair the obligation of the contract, though appointed before the time provided for the re-sale.—Wolf vs. McNulta, 51 N. E. Rep. (Ill.) 896.

CONTRACTS—PROMISE TO PAY DEBT OF ANOTHER.

In consideration of a transfer of goods, the vendee, by an agreement which referred to the bill of sale, assumed to pay certain debts of the vendor, the total of the debts assumed by the agreement exceeding by one item the sum named in the bill of sale as a consideration. Held, that the agreement to assume the item in excess of the sum named in the bill of sale was not without consideration.

The maker of a note can recover against a third person who had assumed it only after paying it himself, since the maker, as against the person assuming it, is a surety.—Tibbet vs. Zurbuch, 52 N. E. Rep. (Ind.) 815.

CONTRACTS—WHEN A THIRD PARTY MAY ENFORCE A PROMISE FOR HER BENEFIT.

A promise exacted from a son by a dying father, in consideration of the fact that he had made such son a chief beneficiary in his will, to pay to a daughter a certain sum of money which the father had promised to expend for her in his life time, may be enforced by her in her own name, in an action at law against the brother for money had and received.—Lawrence vs. Oglesby, 178 Ill. 122.

CO-OPERATIVE BANK—POWER OF TREASURER.

The treasurer of a co-operative bank has no power to bind it by acceptance of an order drawn on it, such banks not being authorized to do a general banking business, their rights and powers being strictly limited for protection of their members, and it being provided by statute that "all payments made by the corporation for any purpose whatsoever, shall be by order, check or draft upon the treasurer and secretary," and that the "treasurer shall dispose of and secure the safekeeping of all moneys, securities and property of the corporation in the manner designated by the by-laws," and there being no authority therefor in its by-laws.—Jewett vs. West Somerville Co-operative Bank, 52 N. E. Rep. (Mass.) 1085.

CORPORATION—MORTGAGE TO SECURE DEBT MADE AT THE TIME —WITHHOLDING MORTGAGE FROM RECORD.

A mortgage given by a corporation to secure a loan made at the time to the corporation is valid, as against existing creditors, though accompanied by an agreement that its execution should be concealed, and that it should not be recorded within the time prescribed by law.—American Trust & Savings Bank of Chicago vs. McGettigan, 52 N. E. Rep. (Ind.) 793.

CORPORATIONS — AMENDMENT OF CERTIFICATES—VESTED RIGHTS —PREFERRED STOCK—RIGHT TO DIVIDENDS.

A statute authorizes corporations to issue common and preferred stock, and provides that the holders of the latter shall be entitled to receive a fixed yearly dividend, to be expressed in the certificate. Pursuant to its certificate of incorporation, which authorized it to issue preferred stock entitled to a certain dividend, if earned, without reservation of any right of the stockholders to modify such provisions, a corporation issued certificates of preferred stock, entitling the holders to the dividends named in the certificate of incorporation without reservation. Held, that the certificate of incorporation constituted a contract between the stockholders, and the certificate of shares a contract between the stockholders and the company, entitling the holder to the dividend named in the certificate, which could not be reduced without his consent.

A statute authorizing a corporation, with the assent of a majority in interest of its stockholders, to amend its certificate of incorporation as of date of the recording and filing of the original, does not authorize a corporation to reduce the rate of dividend expressed in a preferred stock certificate, where the company reserved no power either in its certificate of incorporation or the certificate of stock to change such rate, since such alteration would impair the obligation of the contract with the stockholder.—Pronik vs. Spirits Distributing Co., 42 Atl. Rep. (N. J.) 586.

CORPORATIONS—AUTHORITY OF AGENT.

Where the general manager of a foreign corporation purchased land for the corporation in his name as "trustee," as he was accustomed to do, the corporation is liable, though he in fact acted without authority, and intended to hold the property only until the formation of a new corporation, to which the title was to be transferred, the purchase being within the scope of his duties.—Hurst vs. American Ass'n, 49 S. W. Rep. (Ky.) 800.

CORPORATIONS — CONTRACTS BETWEEN DIRECTORS—COMMISSIONS FOR SELLING REAL ESTATE.

A corporation organized for the purpose of buying land and selling it out in lots is not bound by a contract between its president and secretary by which the secretary was to have a certain commission on each lot for the company, but is liable only for a reasonable commission on the amount actually received from such sales, the officers making the contract both being directors.

The rule that a writing contained an absolute promise to pay cannot be avoided by parol testimony that it was to be paid only under a certain contingency does not apply to a contract by a corporation to pay money to one of its directors, but equity in such a case will go to the bottom of the matter.

A contract to pay a certain commission on the sale of lots at a fixed price out of a body of land does not entitle the agent to a commission at the same rate for a large body of the land.

The presumption against the claim of a director for commissions on the sale of land for the corporation is conclusive where he allowed the directors to close the trade on the supposition that a commission paid to another was the only commission they were to pay, and remained silent until the funds of the corporation were paid out to stockholders, so as to leave a sum much less than his claim.

A director is entitled to compensation for work done outside of his duties as director where the conduct of the corporation was such as to justify his expectation that he would be paid therefor.—Louisville Building Ass'n vs. Hegan, 49 S. W. Rep. (Ky.) 796.

CORPORATION—EXECUTION OF INSTRUMENTS — INDORSING OFFICER'S PAPER — FRAUDULENT MORTGAGE.

A chattel mortgage of a corporation, under seal, executed by the proper officers, is presumed to have been authorized by the corporation, where its execution and delivery is not denied.

A corporation applied to a bank for a loan, which was granted on condition that it indorsed notes of one of its officers then held by the bank. Thereafter the corporation executed a chattel mortgage to the bank to secure the loan so made, and also its liability on the indorsement. Held, that the mortgage was not fraudulent as against other creditors, since the indorsement was for a valuable consideration.

A mortgage to secure an antecedent debt is not fraudulent, as against other creditors, because given for a larger sum than the debt secured, where it does not appear that it will be enforced for more than the amount actually due.—Sargent vs. Chapman, 56 Pac. Rep. (Colo.) 194.

CORPORATIONS—EXCESSIVE INDEBTEDNESS.

Under Iowa Code requiring that articles of incorporation shall fix a maximum of indebtedness to which the corporation "is at any time to be subject," a bona fide indebtedness in excess of such limitation is not void, but only gives rise to a right on the part of the state to proceed against the corporation or its officers for violating the statute.—Sioux City Terminal, etc., Co. vs. Trust Co., 19 Sup. Ct. Rep. 341.

CORPORATIONS — FRAUDULENT ORGANIZATION—RIGHTS OF CREDITORS.

A corporation cannot be formed for the purpose of accomplishing a fraud or other illegal act under the disguise of the fiction that a corporation is a legal entity, an ideal person, separate from the real persons who compose it; and when this is made to appear the fiction will be disregarded by the courts, and the acts of the real parties dealt with, as though no such corporation had been formed, on the ground that fraud vitiates everything into which it enters, including the most solemn acts of men.

Where a failing debtor forms a corporation, composed of himself and certain members of his family, he taking substantially all of the stock, and at once conveys all his property to the corporation in exchange for the stock by him taken, and for no other consideration; and immediately places all his stock, except one share, with certain of his creditors, who have knowledge of the facts, as collateral security to their claims; and, as president and general manager, retains control of the property, and manages it for his own use and benefit, such a conveyance is a fraud on his other creditors, and may be set aside by a court at their suit, and the property administered for the benefit of all his creditors under the insolvent laws of the state.—First Nat.

Bank of Chicago vs. F. C. Trebein Co., 52 N. E. Rep. (O.) 834.

CORPORATIONS — GUARANTY OF LEASE—VALIDITY—POWERS OF VICE-PRESIDENT.

A brewing company has power to guaranty the performance of the covenants of a lease of a store building to one of its customers.

A contract which the corporation has authority to make may be executed by its vice-president in the absence of the president.—Aaronson vs. David Mayer Brewing Co., 56 N. Y. Sup. 387.

CORPORATIONS—INSOLVENCY—STOCKHOLDERS—ASSESSMENTS.

When a corporation is insolvent and its business is ended, the subscribers for or holders of its unpaid stock are assessable for only so much of what is unpaid on the stock as will satisfy the claims of corporate creditors and meet the expenses of winding up its affairs.—Cumberland Lumber Co. vs. Clinton Hill Lumber Mfg. Co., 42 Alt. Rep. (N. J.) 585.

CORPORATIONS — ISSUANCE OF STOCK—MONOPOLISTIC COMBINATION—RESTRAINT OF TRADE—PREVENTION OF COMPETITION—CONSOLIDATION—ACTS OF DIRECTORS.

The provision of a stock corporation law that no stock shall be issued for less than its par value for stock of another corporation is not violated where a gas company purchases all the stock of another by issuing its own stock therefor, merely because the plant and tangible property thus purchased are less than the par value of the stock issued, if the benefits otherwise derived warrant the transaction.

The provision of a stock corporation law that no corporation shall issue stock except for property actually received for its "lawful purposes," does not, by the words "lawful purposes," exclusively restrict a company organized to manufacture, sell and distribute gas to the object thus expressed; but it may issue its stock in exchange for all the stock of another gas company, if the transaction is otherwise permissible.

A contract by a gas company to issue its stock in exchange for all the stock of another, merely to prevent ruinous competition, is not a combination with the other company for the creation of a monopoly, contrary to the stock corporation law.

Neither is it an unlawful restraint of trade, contrary to said law.

Neither is it a prevention of competition in a necessity of life, contrary to said law.

No consolidation follows from the issuance by one corporation of stock in exchange for all the stock of another.

The act of the directors of a gas company in purchasing the stock of a competing company, where there is no fraud or wrong done on the part of the directors, will not be interfered with at the suit of a stockholder, where the matter is left to the ultimate determination of the stockholders.—Rafferty vs. Buffalo City Gas Co., 56 N. Y. Sup. 288.

CORPORATIONS—LIABILITY OF STOCKHOLDERS—KANSAS STATUTE.

The Kansas Statute gives creditors of a dissolved Kansas corporation a right of action for their debts against the stockholders, and further provides that stockholders from whom a debt of the corporation is so collected shall have an action against all other stockholders for contribution, and in case any stockholder shall not have sufficient property to satisfy his portion of an execution issued on a judgment in such action, "the deficiency shall be divided equally among the remaining stockholders." Held, that construing said section in connection with the other provisions of the statute, the word "equally," as used therein, does not mean that each of the other stockholders shall pay an equal amount of such deficiency, but an amount in proportion to his stock.—Kisseberth vs. Prescott, 91 Fed. Rep. 611.

Ripans Tabules cure headache.
Ripans Tabules cure flatulence.
Ripans Tabules cure dyspepsia.
Ripans Tabules cure biliousness.
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WANTED.

Bank position. Twelve years' experience—seven years cashier national bank. Best of references. "M," care Bankers' Monthly, Rand, McNally & Co., Chicago.

Young man who has had experience desires a permanent position in a bank. Wages secondary object. Best references. Address J. S., care Bankers' Monthly, Rand, McNally & Company, Chicago.

CLEARING HOUSE RULES.

The New York Clearing House Association voted March 13th in favor of giving the Clearing House Committee power to make rules regarding charges to be imposed on out-of-town collections, and the committee, at a meeting held March 15th, adopted the schedule of charges to go into effect. Views as to the efficacy of the plan are widely opposed, but it is a fact that the banks acted almost unanimously in the preliminary discussion. It has been pointed out that the plan does not favor all sections and cities alike, and several amendments were urged to cover apparent errors, but those in charge of the matter thought it best to have the rules adopted as outlined, in order to prevent endless delay and discussion. The Clearing-House Committee is determined that there shall be no evasion of the spirit of the rules, as one section sets forth specifically that evasions in the way of interest on balances, etc., shall not be tolerated.

As was to have been expected, out-of-town clearing houses are debating whether or not they will follow New York's lead, but it is not considered likely that cities which are working for country accounts will throw obstacles in the way of new business which may come to them, now that New York is partially removed as a competitor. In fact the new rules may make possible a shifting of accounts now carried in New York.

A matter which was discussed informally by bankers after the rule had been adopted, was the responsibility of a bank officer who in case of a violation of the regulations paid the fine of $5,000 therefor. It was contended that the officers doing so might be held responsible by the shareholders in court, on the ground that the money had been paid without a valuable consideration, and therefore illegally, and not in the necessary course of business. The point, it was argued, was merely a technical one, as it is not expected that the management of any institution would risk business to the length of inviting expulsion.

The committee made one important change in the rules as originally outlined.

Section 2, as originally drawn, read "for items collected in the cities of Boston, Providence," etc. This has been changed to read in the authorized rules "for items payable in the cities of Boston, Providence," etc., which materially alters the meaning: Below is the authorized version of the rules as adopted by the committee:

"The Clearing-House Committee shall have power to establish rules and regulations regarding collections outside of the City of New York, by members of the association or banks or trust companies or others clearing through such members, and the rates to be charged for such collections, and also providing for enforcement of the same. The committee may from time to time make any additions to, or changes in, such rules and regulations as it deems judicious. After any rule or regulation upon the subject has been once established, it shall not, however, be altered or rescinded until it has been in force at least three months, except by majority vote of the Clearing-House Association.

"Pursuant to authority conferred upon it by the constitution of the New York Clearing-House Association, the Clearing-House Committee of said association establishes the following rules and regulations regarding collections outside of the City of New York, by members of the association, or banks, trust companies, or others clearing through such members, and the rates to be charged for such collections, and also regarding enforcement of the provisions hereof.

"These rules and regulations shall apply to all members of the association, and to all banks, trust companies or others clearing through such members. The parties to which the same so apply are hereinafter described as collecting banks.

"For items collected for the accounts of, or in dealings with the Governments of the United States, the State of New York, or the City of New York, and for items payable in the cities of Boston, Mass., Providence, R. I., Albany, N. Y., Troy, N. Y., Jersey City, N. J., Newark, N. J., Philadelphia, Penn., Baltimore, Md., the charge shall in all cases be discretionary with the collecting bank and the same shall not be governed by the provisions of these rules and regulations.

"Otherwise charges must in all cases be made as follows:

"For all items from whomsoever re-

ceived (except on those points declared discretionary in Section 2), payable at points in Connecticut, Delaware, Indiana, Illinois, Kentucky, Maine, Maryland, Massachusetts, Michigan, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, District of Columbia, Vermont, Rhode Island, Virginia, West Virginia and Wisconsin, the collecting banks shall charge not less than one-tenth of 1 per cent of the amount of the items respectively.

"For all items from whomsoever received payable at points in Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Idaho, Indian Territory, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Montana, Nebraska, Nevada New Mexico North Carolina, North Dakota, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming and Canada, the collecting banks shall charge not less than one-quarter of 1 per cent of the amount of the items respectively.

"In case the charge upon any item at the rates above specified does not equal 10 cents, the collecting bank shall charge not less than that sum; but all items received from any one person at the same time and payable at the same place may be added together and treated as one item for the purpose of fixing the amount chargeable.

"The charges herein specified shall in all cases be collected at the time of deposit or not later than the tenth day of the following calendar month. No collecting bank shall directly, or indirectly, allow any abatement, rebate, or return for or on account of such charges, or make in any form, whether of interest on balances or otherwise, any compensation therefor.

"Every collecting bank, trust company or other corporation not a member of the association, but clearing through a member thereof, shall forthwith adopt by its board of directors a resolution in the following terms, and file a certified copy thereof with the association as evidence as therein specified.

" 'Whereas, This corporation has acquired the privilege of clearing and making exchange of its checks through the New York Clearing-House Association, and is subject to its rules and regulations, Now, therefore, Be It Resolved that this corporation hereby in all respects assents to and agrees to be bound by and to comply with all rules and regulations regarding collections outside of the City of New York, which may be established pursuant to the constitution of said association, and that the president of this corporation is hereby instructed to file a certified copy of this resolution with the Clearing-House Association as evidence of such assent and agreement on the part of this corporation.'

"In case any member of the association shall learn that the rules and regulations have been violated by any of the collecting banks, it shall immediately report the facts to the chairman of the Clearing-House Committee, or in his absence, to the manager of the association. Upon receiving information from any source that there has been a violation of the same, said chairman, or in his absence said manager, shall call a meeting of the committee. The committee shall investigate the facts and determine whether a formal hearing is necessary. In case the committee so concludes, it shall instruct the manager to formulate charges and present them to the committee. A copy of the charges, together with written notice of the time and place fixed for hearing regarding the same, shall be served upon the collecting bank charged with such violation, which shall have the right at the hearing to introduce such relevant evidence and submit such argument as it may desire. The committee shall hear whatever relevant evidence may be offered by any person and whatever arguments may be submitted and shall determine whether the charges are sustained. In case it reaches the conclusion that they are, the committee shall call a special meeting of the association and report thereto the facts with its conclusions. If the report of the committee is approved by the association, the collecting bank charged with such violation shall pay the association the sum of $5,000, and in case of a second violation of these rules and regulations, any collecting bank may also in the discretion of the association be excluded from using its privileges directly or indirectly, and, if it is a member, expelled from the association, and if not a member, be excluded from the privilege of clearing directly or indirectly.

"Resolved, that the foregoing rules and regulations are hereby established and adopted and shall take effect upon the first Monday in April, 1899."

INFORMATION FOR BOND BUYERS.

ACONDALE, ALA.—The citizens of this place have voted to issue bonds for public improvements in the sum of $25,000.

AKRON, OHIO—The Akron Light, Power & Traction Company will issue bonds.

ALBANY, N. Y.—Mr. Cowles' bill authorizing the issue of $15,000 bonds in Oneonta has been passed.

ALBANY, N. Y.—Gov. Roosevelt has signed Senator Norton's bill to legalize the proceedings taken by the village of Sea Cliff for the issue of bonds to the amount of $8,000 to pay for the construction of flagged sidewalks and the laying out and paving of streets in the village.

ALBUQUERQUE, N. M.—Territorial Treasurer Eldodt is preparing to advertise the sale of $60,000 worth of capitol rebuilding bonds which were authorized by the Thirty-third Legislative Assembly and validated by the last session of Congress.

ALLISON, IOWA—The School Board has decided to rebond the indebtedness of the school, amounting to $1,500, for five years, at 5 per cent.

ALMA, MICH.—The Common Council has resolved to issue bonds to the amount of $6,000 for street improvements.

ALTOONA, PA.—Another effort will be made to secure a popular vote on the project of issuing $220,000 of bonds to settle the street paving question. The new ordinance calls for a special election in May.

ANDERSON, S. C.—This city is to issue $8,000 city hall bonds.

ANDOVER, MASS.—The issue of $30,000 in bonds in petition of the sewer commissioners was authorized.

ARISNE, IOWA—A $1,500 school bond is to be voted on at this place soon.

ARLINGTON, ORE.—The proposition to bond the city of Arlington carried at the election held at this place.

ASHLAND, OHIO—This city is considering the question of issuing $75,000 for a sewer system.

ASHLAND, OHIO—At a meeting to be held at this place the question is to be considered in regard to issuing bonds to the amount of $2,000 to provide building, horses, hose carts and other apparatus needed to increase the efficiency of the fire department.

ASHTABULA, OHIO—The question of issuing $3,000 in bonds for fire apparatus will be submitted to the voters.

ATHENS, GA.—This city is to issue $100,000 bonds for the purpose of paving the streets.

ATLANTA, GA.—Pratt City will vote on the issuance of bonds for water works.

Bids will be received for the purchase of $40,000 5 per cent ten-thirty first mortgage gold bonds of Warm Springs.

At the request of the Water Board the City Council has called a $20,000 water-bond election for April 12th.

AUSTIN, TEX.—The Attorney-General has approved for registration $14,000 of Falls county bridge bonds.

The court registered $40,000 city of Sherman improvement bonds.

The Attorney-General has approved of $65,000 of Goliad county court house refunding bonds.

The Attorney-General has approved $9,500 of the city of Jefferson refunding bonds; also $81,000 of the Tarrant county refunding bridge bonds.

BAIRD, TEX.—A system of water works will be built here and the City Council has issued bonds for the purpose.

BALTIMORE, MD.—The officials of the United Railways and Electric Company are contemplating the issue of $14,000,000 4 per cent cumulative income bonds in place of the same amount of 4 per cent cumulative preferred stock already authorized.

BANGOR, ME.—This city is to issue $50,000 in bonds to help pay for the water works.

BARABOO, WIS.—The City Council has decided to bond the city for $30,000 for a new school building.

BARBOURVILLE, KY. — The City Council will cause a vote to be taken on the question of this city issuing $10,000 in bonds for the purpose of macadamizing the streets.

BARRY, MINN.—The citizens of this place will vote on the proposition to issue bonds in the sum of $1,200 for the purpose of building a town hall.

BATTLE CREEK, MICH.—A bill authorizing this city to issue paving bonds not exceeding $50,000 has passed the House.

BELLEFONTAINE, OHIO—The voters of this place will decide whether or not the city shall issue bonds in the sum of $30,000 for a sewerage system and $10,000 for a fire department.

Sealed bids will be received at the office of the County Auditor of Logan county for the purchase of twenty Logan county bridge bonds and forty Logan county ditch bonds. All of said bonds are dated on April 1, 1899, and bear interest at the rate of 4 per cent per annum from April 1.

BELLEFONTE, PA. — State College borough will vote on bonding the town for over $15,000 for erection of new water works.

BELVIDERE, ILL.—The proposition of issuing bonds for $20,000 with which to purchase a site and erect an eight-room school building in the Sixth district was submitted to the vote of the people and indorsed.

BENSON, ILL.—This place will vote on the issuance of $2,000 bonds for the erection of a new school house at the coming election.

BENTON, WIS.—The meeting voted that the Village Board be required to call a special meeting for the purpose of bonding the village to the full limit for waterworks.

BENTON HARBOR, MICH.—A resolution was passed at the City Council meeting to cancel the bonds for $15,000 which were voted by a special election June 4, 1896. The bonds were incomplete and could not be used by the city. Neither could other bonds be floated while these were in possession of the city.

BILOXI, MISS.—The City Council will issue bonds to the amount of $15,000 for the purpose of building a bridge across Back Bay; also $25,000 for the improving of streets.

BINGHAMTON, N. Y.—This place is preparing to issue $40,000 bridge bonds.

BLOCKTON, IOWA—The City Council voted for water works last week and bonds for $3,500 will be sold to raise funds.

BLOOMINGTON, IND. — The water works have been bonded for $40,000.

BLUFFTON, IND.—This city has voted to refund $18,000 of bonds at 4 per cent for twelve years at a premium of $551.

BOTTINEAU, N. D.—This place has voted $10,000 bonds for a new high school building.

BOULDER, COLO.—The school population of this place has increased to such an extent in the past year that the present buildings are inadequate. Consequently the directors will submit the matter of issuing $14,000 worth of bonds to be used for the erection of a new building.

BRADDOCK, PA.—The borough offers for sale $81,500 reservoir bonds dated October 1, 1898, bearing interest at the rate of 4½ per cent per annum.

BRANTFORD, IND.—The citizens of this place will soon vote on the question of issuing bonds for a system of sewerage.

BRASHEAR, MO.—A proposition will be submitted to the voters of this school district at the next school election to vote bonds to the amount of $5,000 to be used for the purpose of erecting a large and commodious brick school building.

BRIDGEPORT, OHIO—This city wants bids for $75,000 4 per cent semi-annual thirty-year street improvement bonds.

BRISTOL, TENN.—Bristol attorneys are preparing a bill to be introduced in the Tennessee Legislature which provides that Sullivan county be permitted to issue 4 per cent bonds to the amount of $100,000, the proceeds to be used in the construction of macadamized roads throughout the county.

BROOKFIELD, MO.—This place will vote on a proposition to bond the city for sewers.

BROOKINGS, S. D.—An election is to be held at this place to give the citizens an opportunity to vote on the question of issuing $5,000 in bonds to enlarge the electric light plant.

BROOKLYN, N. Y.—There is now a resolution before the Municipal Assembly authorizing the issue of bonds to the amount of $700,000 for paving improvements in this city and $1,300,000 for New York.

BROOKVILLE, OHIO—The question of voting for the issuing of bonds to erect water works is being agitated, with prospects of it being decided in favor of the bonds.

BROWNSVILLE, TENN.—The Council is seeking authority to issue $40,000 water and school bonds.

BUFFALO, N. Y.—Cattaraugus county has $50,000 worth of bonds it wishes to sell.

The Board of Councilmen have voted to increase the issue of consolidated school bonds from $100,000 to $200,000 in view of the numerous school improvements contemplated.

The Council approved of the action of the aldermen in ordering an issue of $100,000 bonds to redeem a like amount of bonds of the issue of 1880 which will become due on April 26th.

It is proposed to raise the money for the improvement of the Squaw Island by issuing bonds in the sum of $700,000. None of these bonds have been placed on the market yet.

BURLINGTON, VT.—A resolution authorizing the City Treasurer to borrow $20,000 was adopted.

BUTLER, PA.—Doerr farm will be the site of the county poorhouse. The two majority commissioners passed a resolution that the farm be purchased for the sum of $14,000 and that the county issue $15,000 worth of bonds at 4 per cent to pay the debt.

BYRON, MICH.—The people of this city have voted to bond the village for $5,000 for the erection of a new school building.

CALERA, ALA.—Authority has been given the town to issue $6,000 in bonds.

CALLENDER, IOWA—The citizens of this town have voted to issue bonds for $3,500 in order to build a new school house.

CAMDEN, N. J.—The City Council has authorized the issuance of $50,000 worth of additional bonds for street paving.

CANBY, WIS.—This place has voted bonds for the construction of water works.

CANTON, ILL.—This city is to issue $15,000 bonds bearing interest at 4½ per cent.

Canton has taken up city bonds amounting to $5,200. The remaining bonded indebtedness is about $40,500.

CAPE MAY, N. J.—The finance committee of the Council has sold $13,000 refunding bonds, payable in twenty-five years and bearing 5 per cent interest, at a premium of 11.26 per cent.

CARSON CITY, MICH.—The School Board has decided to refund the present bonds by bonding again. The new bonds will be floated at a rate of 4½ per cent.

CARTHAGE, MO.—This place will sell $25,000 electric light bonds. Bidder is to name rate of interest, payable semi-annually. The bonds are dated May 1st and mature in twenty years, subject to call, $10,000 in five years, $10,000 in ten years and $5,000 in fifteen years.

CEDAR RAPIDS, IOWA—A firm at Cleveland, Ohio, has accepted an issue of $54,000 refunding bonds of the city of Dubuque.

The Treasurer of Emmet county has issued a call for the court house bonds, amounting to $10,000.

CEDAR SPRINGS, MICH.—Sand Beach will vote on the proposition to bond the city for $10,000 towards rebuilding the high school recently burned.

COLINA, OHIO—At a special election called by the Mayor for the purpose of voting a $75,000 bond issue, 507 votes were cast, 434 yeas and 73 nays. This money is to be used for improving the city.

CENTERVILLE, IOWA—Unionville is to issue $2,500 bonds for the erection of a new school building.

CHARLES CITY, IOWA—This place will vote on issuing bonds for the erection of a high school building.

CHARLESTON, ILL.—This city is to be bonded in the sum of $30,000 for the erection of a new school house.

CHARLESTON, W. VA.—An ordinance is to be submitted to the people for the issuance of $15,000 worth of bonds to purchase a site for the capitol annex.

CHATTANOOGA, TENN.—The committees of the House and Senate will meet in joint session at Nashville to consider the City Council water works bill authorizing the issuance of $650,000 bonds on a majority vote of the people for the purpose of buying or building water works.

CHICAGO, ILL.—The Central Union Telephone Company is making a new issue of consolidated 5 per cent gold bonds. The aggregate amount of the issue is limited to $6,000,000.

CIMARRON, KAS.—The city is to issue bonds to build a new high school.

CINCINNATI, OHIO — The County Commissioners were notified that the court had declared the law authorizing the issue of $10,000 bonds for improving Carthage fair grounds unconstitutional and resolved to return all bids and suspend all action in the matter pending a decision by the higher courts.

CLARKSVILLE, TENN. — The City Council has decided to issue bonds to the amount of $20,000 for the betterment of filtration.

CLEVELAND, OHIO—Sealed bids will be received at the office of the City Auditor of the city of Cleveland, Ohio, for the purchase of $500,000 4 per cent city of Cleveland Park coupon bonds, maturing as follows: $250,000 October 1, 1929, and $250,000 October 1, 1913. These bonds draw interest at the rate of 5 per cent.

Hayes & Sons have purchased $60,000 sewer bonds for $64,362.75.

CLINTON, TENN.—This city is to issue $10,000 bonds for purpose of improving school buildings.

COLLINSVILLE, ILL.—The Board of Education has ordered a school election to be held at this place April 15th to vote on the question of rebuilding the school house, refunding $6,000 6 per cent bonds and issuing bonds at a lower rate.

COLORADO SPRINGS, COLO.—The ordinance has passed providing for issuing $85,000 worth of water bonds to refund 6 per cent bonds which shortly fall due.

COLUMBIA, PA.—The ordinance authorizing the issue of bonds to the amount of $170,000 at 3½ per cent has been read for the second time and passed at the Council meeting.

COLUMBUS, NEB.—This city has $37,500 4½ per cent ten-twenty year refunding bonds for sale.

COLUMBUS, OHIO—At a meeting of the City Council the chairman of the finance committee introduced an ordinance providing for the issue of bonds to the amount of $143,000 to meet the deficiency in the city funds at the close of 1898.

Sealed bids will be received for the purchase of $20,000 ditch bonds and $10,000 bridge bonds.

COLUMBUS, WIS.—The Council has passed an ordinance providing for the issuance of $10,000 of bonds for the construction of an electric light plant and the submission of the question to a vote of the citizens at the approaching city election.

CONCORD, GA.—It is proposed to petition the Legislature for authority to vote on issuing $100,000 in bonds for road improvements.

CONNEAUTVILLE, PA.—This city is to issue bonds to the amount of $10,500 for water works.

COUNCIL BLUFFS, IOWA—The School Board is to issue $65,000 in bonds for the erection of a new high school and $2,000 in bonds for erection of a new school in East Omaha.

CRAWFORDSVILLE, IND.—This place has just floated $15,000 worth of bonds at 3⅝ per cent, the new issue taking the place of bonds which had been drawing 5 per cent.

CUSHING, IOWA—The citizens of this place will vote on bonds for the erection of a new school house.

CUYAHOGA FALLS, OHIO—At the meeting of the Wadsworth Village Council it was unanimously voted to submit a proposition at the spring election to bond the town for a system of water works.

DARTFORD, WIS.—Sealed bids will be received for the purchase of $25,000 court house and jail bonds of Green Lake county, Wis. Said bonds will bear 4 per cent annual interest, beginning April 1, 1899, and are of the denomination of $500 each, and are payable in installments of ten bonds annually, commencing April 1, 1901.

DAVENPORT, IOWA—At a special meeting of the Atlantic City Council the City Treasurer was authorized to issue a warrant for $4,000 to take up that amount of water works bonds.

DAWSON, MINN.—The question of issuing $30,000 in bonds for the erection of a new court house at Madison is being agitated at this place.

DAYTON, OHIO—A resolution authorizing the issuance of bonds in the sum of $50,000 with which to obtain and improve public school property was adopted by the School Board. The bonds are to be of the denomination of $1,000 each and to bear interest at the rate of 4 per cent, payable semi-annually. The bonds are to run nineteen years. The question of issuing bonds for the building of an electric light plant is also being agitated.

DEADWOOD, S. D.—On July 1st Lawrence county will have $140,000 of 10 per cent bonds to pay. The County Commissioners have voted to issue $150,000 in bonds for twenty years to redeem the bonds coming due in July.

DEFIANCE, OHIO—The Board of State Supervisors has received a certified copy of the action of the City Council to submit the proposition of issuing bonds for the municipal ownership of the electric light plant to the vote of the people at the coming election.

DE GRAF, OHIO—The city is agitating the question of issuing bonds for a system of sewerage.

DENISON, IOWA—The board asked $8,500 with which to build an addition to the high school building and the people voted to submit a proposition for a new $15,000 building and voted $2,000 for the purchase of a centrally located site.

DENVER, COLO.—The city of Grand Junction will issue bonds for construction of water plant.

DES MOINES, IOWA—The question of issuing $400,000 in bonds is being discussed at this place.

DETROIT, MICH.—The citizens of Wayne county are to vote on the proposition of issuing $800,000 of bonds to complete the new county building.

A movement in favor of better roads is receiving strong support throughout the county and $1,000,000 in bonds for the improvement of them may be issued.

The Comptroller has been authorized to sell $38,000 memorial hall bonds.

DOVER, DEL.—The act to allow this city to issue $22,000 for the purpose of establishing electric works has passed both houses of the Legislature and will receive the signature of Gov. Tunnell in a few days.

DOYLESTOWN, PA.—Prospect Park borough will issue bonds to the amount of $11,000 for sewer improvements.

DULUTH, MINN.—Duluth has issued $955,000 worth of bonds at 4 per cent to pay for the plant of the gas and water company which the city voted to own and operate.

The State Hospital for the Insane of North Dakota will probably be authorized to issue $50,000 of bonds secured by the lands belonging to the institution.

The County Commissioners of Lawrence county have voted to issue $150,000 in twenty-year bonds. On July 1, $164,000 worth of 10 per cent bonds come due. Of this amount $24,000 belongs to Meade county, having an indebtedness of $140,000 to be paid by Lawrence county.

DUQUESNE, PA.—The Duquesne borough School Board is considering the matter of issuing $25,000 worth of bonds at 5 per cent for the erection of a new school building in the third ward.

DURAND, MICH.—The Council contemplates the issuance of $25,000 bonds for a water works system.

Sealed bids will be received until April 24th for $3,000 village hall bonds, denomination of $500 each, 5 per cent semi-annually.

DURHAM, N. C.—The Mayor of this place may be addressed in relation to the proposed issue of bonds for school purposes authorized by the Legislature.

DYERSBURG, TENN.—The Council is seeking for authority to issue $50,000 water works bonds.

EAU CLAIRE, WIS.—This place will issue special assessment bonds.

EDNA, TEX.—Bids will be received till June 16, 1899, for the purchase of $15,000 Jackson county refunding court house bonds, interest 4½ per cent per annum, payable semi-annually, to run for twenty years with ten years' option to county.

EDWARDSVILLE, ILL. — Shelbyville township, which owes $25,000 bonded debt, proposes to refund.

ELGIN, ILL.—An appropriation of $30,000 has been voted for a new school.

EL CAMPO, TEX.—An election to vote $6,000 school bonds will be held at this place. A suitable site has been secured and it is generally believed it will carry.

ELIZABETH CITY, N. C.—This place will probably issue bonds for improvements in the near future. The Mayor can be addressed for further information.

ELK POINT, S. D.—The citizens of this place will vote on the proposition of issuing bonds to the amount of $12,000 for a water works system.

ELKTON, KY.—The Board of Trustees of the Elkton graded school has issued a call for the running school bonds of 1886, amounting to $11,500. The new bonds have been refunded at 4½ per cent per annum, the old ones drawing 7 per cent.

ELKTON, MICH.—The Legislature has passed a bill authorizing the village of Elkton to issue bonds in the sum of $10,000 for a beet sugar factory. The amount will be used as a bonus.

ELROY, WIS.—An effort is being made to have the question of bonding the city for an electric light plant submitted to the voters at the spring election.

ELYRIA, OHIO—An election is to be called at this place this spring to vote on the question of issuing road improvement bonds to the amount of $250,000.

ESTHERVILLE, IOWA—At the school election held at this place the question of issuing $5,500 bonds for two school houses, one in the country and one in town, carried by 37 majority.

EVANSTON, ILL.—This city is contemplating the issuance of $60,000 worth of bonds for the construction of a high school building.

EVANSVILLE, IND.—The Council is negotiating the refunding of the city debt.

EVERETT, MASS.—The order authorizing the issue of $25,000 of sewer bonds at this place has passed.

EVERGREEN, ALA.—The Legislature has authorized the town to issue $25,000 improvement bonds.

EXCELSIOR, MINN.—The citizens of this place have decided to bond themselves in the sum of $12,000 for the purpose of erecting a new school house.

FAIRFIELD, ILL.—At the special election in Massillon township it was decided to issue bonds to pay for the bridge already constructed and also to build a new bridge across the Wabash on the road leading to Golden Gate.

FAYETTEVILLE, TENN.—The people of this place have voted to issue $30,000 in bonds for the purpose of constructing a system of water works and bids will be received.

FT. DODGE, IOWA—The city of Callender has voted to issue $3,500 in bonds to build a new school house.

FORT WAYNE, IND.—City Attorney Shambaugh has prepared an ordinance providing for the refunding of city bonds which become due within the year.

FOSTORIA, OHIO—The question of issuing bonds for $25,000 for a new high school building will be voted on.

FREMONT, MICH.—This city will be bonded for $20,000.

FREMONT, NEB.—The City Council has held a meeting to pass on some additional features of the bond transaction. The Mayor and Clerk were authorized to register and issue the bonds.

FREMONT, OHIO—The matter of issuing $10,000 worth of bonds for enlarging the Fremont water works system is to be voted on at the spring election.

FULTON, MO.—This place will receive proposals for $10,000 5 per cent five-twenty year bonds for a city hall and an electric light plant.

GADSDEN, ALA.—The commissioners of this city are to issue $100,000 in bonds for the purpose of building macadamized roads.

JACKSON, OHIO—Sealed bids will be received at the office of the County Auditor for the purchase of bonds of Jackson county to the amount of $100,000, bearing interest at the rate of 4 per cent.

JAMESTOWN, N. D.—This place will receive sealed proposals for $7,500 5 per cent semi-annual fifteen-year bonds.

JEFFERSON CITY, MO.—Kansas City is to issue water works bonds.

JERSEY CITY, N. J.—This city will issue $50,000 in bonds for repairing the boulevards.

JERSEYVILLE, ILL. — The Council passed an ordinance to call and reissue the $21,000 water works bonds issued May 1, 1889, and bearing 5 per cent interest.

JOHNSON CITY, TENN.—This place will issue $12,000 in bonds to purchase and equip a town hall and office.

JOPLIN, MO.—This place voted on a proposition to issue $30,000 worth of bonds to put in a new electric light plant to be owned and operated by the city. The bond proposition carried.

KAHOKA, MO.—The Board of Education for this city have decided to submit a proposition to vote in bonds in the sum of $20,000 for the purpose of erecting a modern public school building.

KANSAS CITY, MO.—This city is to sell $550,000 7 per cent one-twenty-nine year bonds.

KANSAS CITY, KAS. — Wyandotte county is to issue bonds to the amount of $50,000 to reimburse the treasury for the

losses of county funds in the failure of two banks, both in this city.

KENNEY, ILL. — A petition has been circulated at this place and has many signers requesting that the voters be allowed to decide whether the village of Kenney shall be bonded in the sum of $5,000 toward erecting water works or not.

KENOSHA, WIS.—The City Council has decided to refund the bonded indebtedness of the city, which amounts to about $17,000. Outstanding bonds will be paid July 1st and the new bonds will be issued on an 8½ per cent basis.

KENTON, OHIO—The citizens of this city have voted to issue bonds and build a new $20,000 grammar school.

KIRKSVILLE, MO.—The proposition to bond this school district in an additional amount of $35,000 will be submitted at the school election.

KNOXVILLE, TENN.—The city has been authorized to fund its floating indebtedness, amounting to $100,000, by the issuance of coupon bonds.

LA CROSSE, WIS.—The question of issuing $15,000 for the purpose of building an addition to one of the schools will be voted on.

LAFAYETTE, ALA.—The county has been authorized to issue improvement bonds.

LAFAYETTE, ILL.—An election is to be held at this place to vote on the question of bonding the district in the sum of $6,000.

LAKE LINDEN, MICH.—This place will vote on bonding the city for $30,000 for a modern system of sewers this spring.

LAKEPORT, CAL.—This place asks for sealed proposals for $15,000 5 per cent annual one-forty year gold water bonds. Address H. V. Keeling, Town Clerk, for information. A deposit of 5 per cent is required.

LAKOTA, N. D.—This place asks for sealed proposals for $6,500 4 per cent twenty-year school bonds.

LANCASTER, PA.—The ordinance authorizing the issue of bonds to the amount of $170,000 at 3½ per cent is being agitated at this place.

LATHAM, ILL.—Putnam county has lately made an offer of $50,000 in twenty-year bonds, a free right-of-way and exemption for ten years from taxation to any company that will build and operate a road into Hennepin, the county seat.

LEBANON, ILL.—On April 22d this place will vote on the proposition to refund $14,000 worth of school bonds, the rate of interest to be 4 per cent.

LEIPSIC, OHIO—An ordinance has been drafted for an election to determine the question of issuing bonds for water works in the incorporated village of Leipsic, Putnam Co., Ohio.

LENZBURG, ILL.—This city is considering the question of issuing bonds for the erection of a new bridge at the Neurnberger crossing.

LESTERSHIRE, N. Y.—This place is to sell $12,000 water works bonds.

LEWISTON, ME.—A bill was passed by the Legislature authorizing the city to issue its bonds to an amount not exceeding $51,000 to meet its bonds now outstanding and maturing in the year 1900.

LEXINGTON, TENN.—The State Legislature has passed a bill authorizing Lexington to issue $5,000 school bonds.

LINCOLN, NEB.—At a City Council meeting the ordinance providing for an issue of bonds to the amount of $8,000 to pay for the paving of Eleventh street was passed.

LISBON, OHIO—Citizens will vote on the question of bonding the city for $20,000 for the purpose of establishing a new water works system.

LITTLE ROCK, ARK.—Gov. Jones has affixed his signature to the act authorizing the St. Francis Levee Board to float $750,000 worth of bonds for the extending of the levee along the Mississippi river.

LOS ANGELES, CAL.—Alamosa school district has voted $1,500 bonds which they will use in building a new school house.

LOUISBERG, N. C.—The town will vote on the question of issuing $30,000 in bonds for improvements.

LOUISVILLE, KY.—The city officials are considering the proposition to issue bonds for the purpose of buying the water works.

LOUISVILLE, KY.—Bonds are to be issued for the purchase of the Central Park.

The question of issuing bonds in the sum of $275,000 will be submitted to the

people of this place at the November election.

LOWVILLE, N. Y.—This city is to issue $20,00 bonds to construct a town hall.

MADISON, WIS.—This city will issue $40,000 corporate bonds for the laying and constructing of intercepting sewers in this city.

MADISONVILLE, OHIO—The voters of this place will be asked to authorize the issuance of bonds to the extent of $3,500 for the purpose of a new building for the fire department.

MARIETTA, OHIO—This city is to vote on the question of issuing $70,000 in bonds for the building of a new bridge across the Muskingum river.

MARIETTA, PA.—At the recent municipal election it was agreed almost two to one that this borough issue $15,000 in bonds. Bonds are for the purpose of erecting a new school building. Bids will be asked for same in the near future.

MARION, OHIO—The bill to authorize Davidson county to issue bonds to fund its indebtedness was passed on final reading.

MARSHALL, MICH.—The City Engineeer has prepared plans for a sewerage system at an estimated cost of $25,000. The Council proposes to submit the question to the vote of the public.

MARSHALL, MO.—The citizens of this place will vote on a proposition to issue bonds to the amount of $20,000 for a new school building.

MARTINS FERRY, OHIO—The resolution providing for submission to the voters at the spring election the question of issuing $35,000 bonds for water works improvement was passed, as was also the resolution for the issue of $3,500 bonds for the completion of hose houses.

MARTINSVILLE, IND. — The City Council has passed an ordinance to issue $30,000 school bonds. The ordinance specifies that the bonds should be sold at par and to draw 3 per cent interest.

MAYNARDVILLE, TENN.—Bonds will be issued for the construction of a new court house at this place.

MAYWOOD, ILL.—The Village Board held a special meeting at which another issue of bonds was considered. The board only issues bonds as they are needed.

MEMPHIS, TENN.—The Board of Directors of the St. Francis levee district are to issue $75,000 in bonds for the purpose of completing the St. Francis levee to the mouth of the St. Francis river.

This city is to issue $250,000 bonds to secure and maintain parks.

Bids will be received for the purchase of $100,000 worth of sewerage bonds bearing 5 per cent interest.

MENDOTA, ILL.—The City Council has resolved that the City Treasurer and City Clerk be directed to advertise for bids for the bonds issued for the completion of sewer district No. 1 in said city remaining unsold.

MERRILL, WIS.—At a City Council meeting Alderman Anderson moved that the ordinance authorizing the borrowing of $20,000 for the erection of a new high school be put upon its passage.

MICHIGAN CITY, IND.—This city is to be bonded for the construction of a bridge.

MIDDLETOWN, CONN. — The one theme of discussion is the bonding for good roads. There are three plans suggested. One is to issue $100,000 of bonds for twenty-five years. The second is to issue $90,000 in bonds, $30,000 to mature in seven years, $30,000 to mature in fourteen years and $30,000 to mature in twenty-one years from date of issue.

MIFFLIN, PA.—This city asks for sealed proposals for $35,000 4 per cent semi-annual school bonds.

MILAN, OHIO—At a City Council meeting the advisability of bonding the town for an electric light plant at the coming spring election was discussed.

MINNEAPOLIS, MINN.—The finance committee of the Board of Education has determined to ask the Common Council to make provision for issuing and selling the school bonds voted at the late city election. The issue is in amount of $200,000.

MONDAN, MINN.—The city of Mondan is finding ready sale at par for $5,000 worth of 5 per cent bonds to take up bonds that are just coming due.

MOLINE, IOWA—The Board of Education of this place will vote $30,000 worth of bonds for the heating of the proposed new school building.

MONROE, LA.—Sealed proposals will be received by A. A. Forsythe, Mayor of

the city of Monroe, La., until April 17, 1899, for an issue of 310 bonds of $500 each, total $155,000, issued for street improvement, public school building, charity hospital, electric light and water works plant and a sewerage system. Bonds are to bear interest at the rate of 5 per cent per annum, payable annually or semi-annually, and to be in coupon form. Certificate of legality will be given by H. H. Russell, attorney-at-law, Monroe, La. Said bonds will be certified as to genuineness and issued through the United States Mortgage and Trust Company, No. 59 Cedar street, New York, and will be payable, principal and interest, at their office. Bonds are to bear date of about June 1, 1899, and to be issued in serial form, maturing annually, from one to forty years.

MONROE, WIS.—This city will issue bonds for water works.

MONTGOMERY, ALA. — The City Treasurer will receive bids for $30,000 4½ per cent thirty-year bonds.

MONTPELIER, VT.—This place is to sell $40,000 3 per cent semi-annual funding bonds.

MORGANTOWN, W. VA.—This city is contemplating the issuance of $45,000 of bonds to assist in construction of the Morgantown & Kingwood Railroad.

MORRISTOWN, TENN.—The Senate bill authorizing Morristown to issue $70,000 funding bonds passed.

MT. MORRIS, ILL.—A paper is being circulated at this place petitioning the Supervisor and Clerk of the town of Mt. Morris to submit to a vote at the coming spring election a proposition to bond the town for the sum of $5,000 for the purpose of erecting a town hall.

MOUNT VERNON, N. Y.—This place asks legislative authority for the issuance of $500,000 improvement and $200,000 sewer bonds.

MURFREESBORO, TENN.—The city of Riley is to issue $10,000 in bonds to pay off indebtedness on public school property.

NAPOLEON, OHIO—The voters will decide whether to issue $15,000 in bonds for the erection of a water works and electric light plant.

NANTICOKE, PA.—The board of the Central Poor District have decided to issue $200,000 bonds to raise funds to pay for the building and furnishing of the new insane asylum which is being erected at Retreat. Bonds will bear 3½ per cent interest, payable in gold, and will run twenty years.

NASHVILLE, TENN. — Registered bonds to the amount of $175,000 will be issued by Treasurer Craig in place of 3 per cent settlement bonds to this amount.

NEBRASKA CITY, NEB.—The Commissioners of Oteo county will soon issue a call for $10,000 of county bonds, which will be paid and retired.

NEENAH, WIS.—The question of issuing bonds to the amount of $30,000 is being agitated at this place.

NEOSHO, MO.—At a special election held at this place it was decided to issue bonds to the amount of $25,000 for the purchase of the city water works. The bonds bear 5 per cent interest.

NEVADA CITY, CAL.—The City Trustees are considering the question of submitting to the voters a proposition to issue $30,000 sewer bonds.

NEWCASTLE, PA.—The Board of School Comptrollers is considering the question of issuing bonds.

NEWPORT, IND.—The county will vote on a proposition to expend $30,000 on gravel roads.

NEW YORK, N. Y.—This city is to issue $40,000,000 in bonds.

NIAGARA FALLS, N. Y.—The Board of Public Works recommends the issue of $10,000 sewer construction bonds.

NILES, OHIO—An ordinance to provide for the issue of bonds was passed.

NORFOLK, NEB.—The refunding water bond election was carried and the new bonds are for $38,000 at 4½ per cent.

NORTHEAST, PA.—At a special meeting of the Borough Council a resolution was passed authorizing the burgess to issue a call for a special borough election early in April to authorize the sale of $20,000 of borough bonds.

NORTH MILWAUKEE, WIS.—A special election is to be held at this place to vote on the question of bonding the village of North Milwaukee in the sum of

$6,000 to raise money upon the sale of said bonds for the purpose of making certain street improvements.

NORWALK, CONN.—The question is being agitated at Norwalk in relation to issuing funding bonds for $250,000.

NORWALK, OHIO—At the City Council meeting the resolution to submit the issue of $11,000 of bridge bonds to a vote of the people was read a second time, the rules were suspended and the resolution passed.

NORWAY, IOWA—Next week the town of Norway will vote on a bond proposition to correct water works. The proposition is for $5,000.

OCEAN SPRINGS, MISS.—The citizens of this place will vote on the proposition of issuing $5,000 in bonds for the erection of a new school house.

OCONOMOWOC, WIS.—The Common Council of this place has decided in favor of bonding the city in the sum of $42,000 for the establishment of a water works system.

OGDEN, TEX.—Boone county is about to sell $16,000 worth of bonds for which to build a new jail. The bonds will run five years and draw 5 per cent semi-annual interest.

OMAHA, NEB.—The secretary of the School Board has been instructed to advertise for bids for $67,000 6 per cent bonds, running ten years and payable at option of the district in five years.

ORD, NEB.—The committee on bonds recommend that the $32,000 bonds recently issued be called in and that 4 per cent bonds be issued in their stead. In accordance with this plan resolutions were adopted citing the irregularities in the issue of the recent bonds and providing for their recall.

OREGON, WIS.—At a special election held at this place the citizens voted to bond the village for $7,000 to put in a system of water works.

OTTUMWA, IOWA—State Treasurer Herriott has issued a call for the last of the outstanding state warrants amounting to about $400,000, which will leave the state entirely out of debt.

OWATONNA, MINN. — This place, which has already voted $10,000 to establish a public library, finding that amount insufficient, will vote on the proposition to issue bonds for $5,000 more to add to the library fund.

OWOSSO, MICH.—The Council has decided to issue $13,000 in bonds for rebuilding the Woodward furniture plant.

OXFORD, OHIO—The Commissioners of this place passed a resolution instructing the Auditor to advertise the sale of the $20,000 worth of fair bonds authorized February 25th.

PADUCAH, KY.—Mayor Lang has recommended that the Council take immediate steps to hold an election and vote city bonds enough to erect a $20,000 market house and place surface sewerage and asphalt paving on Broadway.

PALMYRA, MO.—A proposition to issue bonds to the amount of $2,000 for the purpose of improving the Lincoln colored free school will be submitted to the voters at the school election.

PATERSON, N. J.—The Board of Aldermen of this place is considering the proposition authorizing the sale of $100,000 4 per ceent ten-year street improvement bonds.

PAULDING, OHIO—Sealed bids will be received at the office of the Auditor of Paulding county, Ohio, for the purchase of $39,500 pike bonds bearing interest at the rate of 5 per cent per annum, payable semi-annually, said bonds to bear date of April 1, 1899. Bonds and interest are made payable at the county treasury.

PAWNE NEB.—The public schools in this city are so crowded for room that the School Board is asking the people to vote $10,000 bonds for the erection of a new building.

PEEKSKILL, N. Y.—This place has just voted to issue $2,500 fire alarm bonds.

PELICAN RAPIDS, MINN.—An election will be held to vote on the question of issuing school bonds.

PEORIA, ILL.—This city is to be bonded for the construction of a reservoir near the Avenue D.

PETOSKEY, MICH.—This city will be bonded for $12,000 to improve and extend the city electric lighting plant.

PINE BLUFF, ARK.—The Pine Bluff Commercial League has adopted resolutions favoring the issuance of municipal bonds for public improvements and the exemption of factories from taxation for a period of ten years.

PITTSBURG, PA.—The Mifflin township School Board has decided to issue bonds for $35,000 for school purposes.

The Masonic Temple Club has decided to authorize the board of directors to issue $10,000 worth of bonds for the erection of a club house at Bear Run.

The proposition to issue $3,000,000 of county bonds, with authority to increase it to $5,000,000, to be expended in making improvements throughout Allegheny county, is raised by introduction of a bill in the Legislature granting that power to the commissioners.

The Duquesne borough School Board is considering the matter of issuing $25,000 worth of bonds at 5 per cent with which to erect a new school building in the third ward.

PLATTSBURG, MO.—The people of this place will vote on a proposition to issue bonds to the amount of $22,000 for a new public school building.

POLO, ILL.—The Polo Board of Education has let the contract for a new school building to cost $1,900. Bonds are to be issued bearing 3¾ per cent interest.

PORT CHESTER, N. Y.—The proposed $35,000 school bond issue by this city is to be put out this month.

PORTLAND, CONN.—The committee on finance reported favorably on the petition of the town of Portland for authority to issue refunding bonds to the amount of $100,000 at the rate of interest not to exceed 3½ per cent, redeemable in twenty years.

PORTLAND, ME.—The citizens of this place will vote on the proposed issue of bonds not to exceed $20,000 for the purpose of improving the city hall.

The Yarmouth Electric Road has entered into indenture with the Mercantile Trust Company of this city by which first mortgage gold bonds to run twenty years and pay 4 per cent interest are to be issued to the amount of $250,000.

PORTLAND, ORE.—At a meeting of the ways and means committee of the Common Council the future disposition of improvement bonds that may be issued under the Bancroft funding act has been under consideration. There are yet about $30,000 of the bonds to be delivered in pursuance of a contract entered into some time ago. When this contract is filled all such bonds will in all probability be taken up by local banks.

WELLSVILLE, OHIO.—This city is to sell $12,000 4 per cent semi-annual ten-fifteen-year water bonds.

WESTFIELD, N. J.—This place will have a special meeting to consider the erection of a primary school building by the issuance of $40,000 bonds.

WEST MANSFIELD, OHIO. — The County Commissioners have decided to issue $10,000 ditch bonds.

WEST MEDWAY, MASS.—The water committee in the Legislature reported a bill authorizing the town of Medway to issue $75,000 in thirty-year bonds for a water supply.

WEST NEWTON, PA.—The question of issuing bonds to the amount of $16,000 for enlarging the borough electric light plant and paving streets was voted on and carried.

WETUMPHA, ALA.—The county has under consideration the issue of $50,000 bridge bonds.

WILKESBARRE, PA.—Bids will be received for the purchase of $20,000 3½ per cent twenty-year insane asylum bonds.

WILMINGTON, DEL.—This city is to issue $125,000 local improvement bonds.

WINNIPEG, CAN.—The Brandon City Council has decided to ask the Manitoba Government to guarantee for fifty years the interest on Brandon's bonds, amounting to $500,000. They also desire to pay the interest on the remaining court house bonds.

WINONA, MINN.—The Board of Education at Pelican Rapids, Minn., has decided to call a special election for the purpose of voting on the issuance of bonds for the erection of a new school house.

WINTER HARBOR, ME.—This place is to issue $40,000 4 per cent six-twenty-year refunding bonds soon.

WOONSOCKET, R. I.—The ordinance authorizing the issue of $150,000 of funding bonds was passed at this place.

WOODSVILLE, N. H.—At a special meeting held at this place it was voted to issue $12,000 in bonds.

WORCESTER, MASS.—This city is soon to issue $100,000 4 per cent semi-annual ten-year land damage bonds.

ZANESVILLE, OHIO.—The First National Bank of Columbus will be award-

ed the $17,400 5 per cent street improvement bonds. They bid a premium of $695 and agreed to meet the expense of lithographing and printings same.

YONKERS, N. Y.—This place asks for sealed proposals for $14,900 4 per cent semi-annual twenty-three-year-and-four-months bonds and $10,000 4 per cent semi-annual two-year-and-ten-months assessment bonds.

ASSESSMENT OF A MILLION.

The Comptroller of the Currency has levied an assessment of 100 per cent on the stockholders of the National Bank of Illinois, the assessments to be paid in six equal installments, 16 2-3 per cent each, the first on April 14th and the others on the 14th of the five succeeding months. Nominally the assessment amounts to $1,000,000; but it is supposed that only about half that sum will be realized. The allowed claims against the bank amounted to $11,239,303, on which there has been paid in dividends $7,859,664, leaving $3,379,639 still due. The assets of the bank classed as good at the time of the failure amounted to $8,897,953, of which all but $50,000 have been collected.

UNIFORM BANK CALLS.

Information from Washington is that the Comptroller of the Currency is arranging with the authorities of the various states to secure uniformity in the dates of the state and national calls for bank reports. Up to this time the authorities of fourteen states have agreed to co-operate with the Comptroller. Under the law the Comptroller is required to call without previous notice five times each year for reports of the condition of the national banks. Similar calls for reports on state banks are made in the various states, and it has been found convenient to make these calls at the same time national bank calls are made, so that the reports received by the state and national authorities give complete reports of banking conditions.

The Comptroller and J. S. McCullough, Auditor of the State of Illinois, are arranging for co-operation, the latter having agreed to make at least one and perhaps two of his calls for statements from state banks at the same time the Comptroller makes his calls for the statements from national banks. This has been done in one instance and added to the value of the aggregated statistics of the banks of Illinois, both state and national, on that occasion.

SLOT MACHINE BANKS.

The Thrift Bank, Limited, London, is preparing to place at railway stations, large factories and other desirable positions, some thousands of penny-in-the-slot machines to induce the poorer classes of the community to cultivate saving habits. In exchange for a penny the depositor receives a ticket, and when the number of these latter amount to a value of 5 shillings they may be exchanged for a deposit book at the office of the bank. The deposits are to bear interest at the rate of 2½ per cent, and may be withdrawn at any time under the usual conditions.

CAPITAL WANTED.

The undersigned has invested on mortgage for clients in the East upwards of $300,000.00, and can invest on good security two or three times this amount. Correspondence invited. Address C. White Mortimer, British Vice Consul, Los Angeles, Cal.

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BANK NOTES.

East.

W. S. Johnston has been elected president of the State Trust Company of New York City.

The individual deposits of the national banks of Illinois outside of Chicago have increased about $4,000,000 since December 1st.

The Hampshire County National Bank of Northampton, Mass., which suspended some time ago, has re-opened with a capital of $100,000.

The First National Bank of McDonald, Penn., has a surplus of $50,000—equal to the capital. In addition it had undivided profits at the February call of $11,845.

The last statement of the First National Bank of Hartford, Conn., shows paid up capital of $650,000, surplus and undivided profits of $194,000 and total resources of $3,615,000.

Charles H. Roberts has been chosen president of the Schermerhorn Bank in Brooklyn, N. Y., in place of Henry N. Whitney, who recently resigned. Mr. Roberts was cashier of the Empire State Bank for eight years prior to its dissolution.

Archibald G. Loomis, who since 1891 has occupied the position of president of the Aetna National Bank of Hartford, Conn., has decided to sever his connection with that institution and accept the position of vice-president of the National City Bank of New York.

Banks in Philadelphia have made requests of the New York Clearing House Association for copies of the new regulations regarding charges for collection of out-of-town checks. It is understood no action will be taken until it is seen how the New York plan operates.

A decision just handed down by the Court of Appeals holds that depositors in New York savings banks are exempt from taxation on their deposits. The decision affirms the decision of the special term and the appellate division of the Supreme Court of the third department.

Governor-General Henry of Porto Rico has approved the application by a representative of New York bankers for permission to establish an American bank at San Juan. A member of the firm of J. M. Ceballos & Co., in connection with Muller, Schall & Co., are the applicants.

The directors of the Third National Bank of Boston, Mass., have voted to recommend a reduction of the capital stock from $2,000,000 to $1,500,000 by the return to the stockholders of $500,000 in cash. A meeting of the stockholders will be held to pass upon the recommendation.

Savings bank depositors who are receiving 3½ per cent interest on their deposits will note with interest that the New York insurance managers have been advised by Secretary Gage and many leading bankers that 3 per cent is likely to be the standard interest rate for many years to come.

A. C. Titus, one of the leading merchants of Newport, R. I., has resigned his position as president of the National Exchange Bank, which position he had held for thirteen years. The affairs of the bank have been very successful during Mr. Titus' presidency, and the shares have been advanced from $52 to $81.25, the par value being $50.

A bank will be established at New Kensington, Pa., by T. W. Mellon, superintendent of the Burrell Improvement Company, and A. W. Logan, president of the Parnassus Bank. A new building will be erected on the site of the Burrell Improvement Company's office, Fifth avenue and Ninth street. The bank at Parnassus will probably be abandoned.

The stockholders of the Corn Exchange Bank of New York and the Astor Place Bank have formally approved the terms by which the last named becomes a branch of the Corn Exchange Bank. The Hudson River Bank, located at Columbus avenue and Seventy-second street, was recently absorbed by the Corn Exchange Bank, so that that institution will have two uptown branches.

Notice has been issued by Treasury Department of the election of Seth L. Larrabee in place of Charles J. Chapman to be vice-president of the Chapman National Bank of Portland, Me. E. G. Hodgdon has been elected president of the People's National Bank of Waterville, Me., in place of J. W. Philbrick, resigned, and John N. Webber was chosen vice-president in place of Mr. Hodgdon.

Late information from the National Shoe and Leather Bank of New York gives resources and liabilities in detail as follows:

RESOURCES.

Loans and discounts		$3,842,526.42
Overdrafts, secured and unsecured		11.56
U. S. bds. to secure circulation		50,000.00
Premiums on U. S. bonds		7,000.00
Stocks, securities, etc		142,408.11
Banking house, furn. & fixt's		495,000.00
Due from national bks. (not res. agts.)	$ 377,317.62	
Due from state bks. and b'kers	30,178.33	
Checks and other cash items	15,118.29	
Exch. for C. H.	215,143.98	
Notes of other national b'k's	945.00	
Fractional paper currency, nickels and cents	3,811.21	
Lawful money reserve in bank, viz.—		
Specie	1,059,607.50	
Leg. tend. notes	336,954.00	
Redemp. fd. with U. S. Treas. (5 p. c. of circul'n)	2,250.00	
Due fr. U.S.Treas. oth. than 5 per cent. red. fund.	10,000.00	
		2,051,325.93
Total		$6,588,272.02

LIABILITIES.

Capital stock paid in		$1,000,000.00
Surplus fund		102,000.00
Undivided profits, less expenses and taxes paid		56,767.06
National bank notes outstanding		45,000.00
Due to other national banks	$ 765,570.34	
Due to state b'ks and bankers	415,140.47	
Dividends unpaid	347.00	
Individ'l deposits subject to check	4,086,725.15	
Demand ctfs. of deposit	40,262.85	
Certified checks	69,043.55	
Cashier's checks outstanding	7,415.60	
		5,384,504.96
Total		$6,588,272.02

The correspondents of the bank are the Metropolitan National Bank of Chicago, the National Shawmut Bank of Boston and the Penn National Bank of Philadelphia. The February statement of the bank shows a capital of $1,000,000, surplus of $102,000 and net undivided profits of $56,767. The board of directors is made up as follows: John M. Crane, Thomas Russell, Theodore M. Ives, Joseph D. Stout, John R. Hegeman, John A. Hiltner, Haley Fiske, William C. Horn and Francis B. Griffin.

The stockholders of the new bank at Martinsburg, Pa., have adopted "Morrison's Cove Bank" as the name for the institution, and elected these directors: W. H. Nicodemus, Curryville; S. B. Fluke, Woodburg; E. A. Feight, Roaring Springs; J. B. Skyles, H. S. Burket, J. C. Sanders and A. O. Dilling, Martinsburg. The directors elected J. B. Skyles president and J. C. Sanders vice-president.

Twenty-six out of thirty members of the executive council of the American Bankers' Association met at the Lawyers' Club in New York to decide on a place for the next meeting of the association in the summer, and on a program for that meeting President George H. Russell of Detroit was in the chair. Cleveland was selected as a place of meeting, the other city favored being Richmond, Va.

The Bank of North America of Philadelphia has obtained judgment against the United States for $100. It will not be appealed from, but the money will be paid. The suit arose out of the circulation of a counterfeit $100 bill. The bank claimed that it had received one of these notes from the Subtreasury in Philadelphia and the Government could not prove otherwise. The note had gone through the Government's hands without detection and again paid out.

The Bank of Buffalo announces that interest allowed by this bank on quiet investment accounts will be calculated at the rate of 2 per cent per annum. This reduction, in itself, strengthens the bank and assures depositors increased security. In addition the bank is taking the necessary preliminary steps toward increasing its capital and surplus. Its capital will be $500,000; surplus, $500,000, and stockholders' liability $500,000, giving depositors protection to the amount of $1,500,000.

The demand of bankers in Massachusetts for the abolition of days of grace was carried successfully by their efforts and the law repealing this favor has been passed within a few years in several states. The vote taken in the Massachusetts Legislature recently shows how sentiment has changed in that state, where on a vote to restore permitting days of grace on sight drafts, the act was passed over the governor's veto by the overwhelming vote of 210 to 5.

Bond houses report that the banks have practically deserted the municipal bond field so far as competition at public sales is concerned. Very few banks within the past month or two have made direct bids for bonds outside of their own locality. The resume of the sales during the last few months discloses the fact that some institutions bid from one to seven points above their closest competitor. The majority of successful banks, however, were awarded municipals on a small margin.

Banks of discount in Buffalo are very much interested in the movement inaugurated by the Bank of Buffalo, reducing the rate of interest on investment accounts to 2 per cent and discontinuing all interest on active business accounts. It is the opinion of many bankers and bank directors, however, that the example set by the Bank of Buffalo will be generally followed in that city. It has been also stated that the interest rates in New York are so low that all good local borrowers go there for loans. Money can be obtained cheaper than it is possible to obtain it in Buffalo and this fact must result in a complete change of business methods.

The Ridge Avenue Bank of Philadelphia, a state institution has opened for business in the old Spring Garden Bank building, at the northwest corner of Ridge avenue and Spring Garden street. It has a capital of $100,000, full paid. This is to be increased to $150,000 and application for the proposed increased has already been made. The officers of the new bank are Herman Kretz, ex-superintendent of the Mint, president; Richard Y. Filbert, vice-president; Edgar S. Gardner, cashier; Herman Kretz, Richard Y. Filbert, Dr. Ludwig S. Filbert, J. Weslie Supplee, Horatio N. Day, Dr. Albert G. B. Hinkle, William H. Haines, John Mundell, Frank P. Whiteside, E. Eldridge Smith and Thomas J. Jeffries, directors.

Middle.

A second bank is to be started in Greenup, Ill.

William D. Fraser of Warsaw, Ind., has been appointed national-bank examiner for Indiana, vice O. M. Packard, resigned.

The statement of February 4th shows the surplus and profits of the First National Bank of Vincennes, Ind., to be nearly $49,000. The capital is $100,000 and total resources $863,287.

Calvin T. Wheeler, ex-president of the Union National Bank of Chicago, founder and ex-president of the Continental National Bank, and one of the pioneer commission merchants of the city, died of heart failure. He was 82 years old.

All the Peoria savings banks have agreed to reduce the rate of interest paid depositors from 4 to 3 per cent. In Chicago only 2 per cent and in Davenport only 2½ per cent is paid. There are 18,000 depositors in the Peoria savings banks.

In the January edition of the Bankers' Directory, S. S. Dodge, the vice president of the Dixon National Bank of Dixon, Ill., is made to appear as occupying a similar position with the City National Bank of Dixon, with which institution he has no connection.

The American National Bank of Lima, Ohio, which was mysteriously robbed of over $18,000 recently, decided to go into voluntary liquidation and wind up its existence. The Bank of Lima, with Gus Kalb, vice president of the American National Bank, as owner, will open for business.

Application has been made to the proper authorities at Washington for permission to organize in Cleveland what is to be known as the Iron City National Bank. The promoters are P. N. Pollock, J. C. Gilchrist, John Mitchell, F. M. Osborne, Martin Mullen, Joshua Gregg, George Collins and A. R. Manning.

The Comptroller of the Currency has authorized the establishment of the First National Bank of Rantoul, Ill., with a capital of $50,000. The stock has all been taken by local parties. No meeting of the stockholders has yet been held, but it is probable that the officers of the bank will be Mr. West, president; Mr. Steffler, vice president, and Mr. Rogers, cashier.

The following directors of the Bank of Saginaw, Mich., were elected: A. W. Wright, Benton Hanchett, Arthur Hill, W. W. Starkey, Jacob Knapp, G. M. Stark, A. P. Bliss, William Schuette, Ralph Loveland, A. P. Brewer and D. W. Briggs, Messrs. Schuette, Brewer and Loveland are new members, the latter taking the place of E. R. McCarty, resigned.

Robert Miller & Sons, bankers, who have been successfully conducting a bank in Tiffin, Ohio, for many years, and who are among the most substantial of Tiffin's business firms, have decided to branch out, and to this end on June 15th will open a bank in Chicago at Clark and Lake streets. T. A. Miller, vice president, and W. C. Cook, cashier, will be in direct charge of the Chicago bank.

The La Grange State Bank, organized with a capital stock of $25,000, at La Grange, Ill., opened with the following officers: President, Edward Dickinson; vice president, Charles L. Sockett; cashier, Charles W. Northrup; directors, Edward Dickinson, James D. Beckett, Thomas P. Phillips, Charles L. Sockett, H. B. Mitchell, A. H. Kemman, Edward H. Schultz, S. A. Craigwile, F. D. Cossitt, Jr.

The Chicago National Bank owns and offers subject to prior sale: $100,000 sanitary district of Chicago 3½ per cent bonds, due June 1, 1819, at a price netting the investor 3⅛ per cent, and $100,000 sanitary district of Chicago 3½ per cent bonds, due January 1, 1919, at a price netting the investor 3⅛ per cent. These bonds are issued by the Sanitary District of Chicago, a municipal corporation practically co-extensive with the city of Chicago.

The State Banking and Trust Company of Cleveland, Ohio, has been incorporated with $300,000 capital stock by Ferdinand Strauss, John Joster, I. B. Clyne, E. H. Krauss, H. C. Miller and W. F. Fournier.

The Exchange Bank of Mayfield, Graves county, Ky., has incorporated by filing articles in the office of the Secretary of State. The capital stock of the new institution is fixed at $25,000. The chief incorporators are R. E. Lochridge, G. W. Pryor and G. R. Merritt.

The novel question whether a bank holding certificates of deposit issued by another bank is a depositor is decided in State Savings Bank vs. Foster (Mich.), 42 L. R. A. 404, holding that, when such certificate does not represent any actual deposit, but only a credit on the books, against which checks or drafts may be drawn, the holder is not a depositor in the other bank within the meaning of a statute creating an individual liability of stockholders to the depositors.

David Robison, Jr., is hard at work outlining a revision of the banking laws of Ohio. At the last meeting of the Ohio Bankers' Association a committee of five, of which Mr. Robison was made chairman, was appointed to prepare such a revision, and to report the same at the next meeting of the association, when the plan of revisal will go before the state legislature. The banking laws of Ohio are very much mixed and have been patched and repatched without revision for years.

A large block of stock in the Lawrence National Bank at North Manchester, Ind., owned by Calvin, Cary and Thomas Cowgill and Mrs. H. F. Woods of Wabash, has been sold. The sale will result in a change in the management of that institution. These four shareholders owned $20,000 of the $50,000 capital stock, and their holdings are disposed of to Francis M. Eagle and John M. Curtner of Wabash. Mr. Cowgill, who is president, will be succeeded by Mr. Eagle, and Cary Cowgill will be succeeded in the directory by Mr. Curtner. The bank has deposits of $110,000 and a surplus of $10,000.

The Illinois state auditor of public accounts has issued his quarterly statement of the condition of all the state banks in Illinois, as shown by statements dated March 6th. This report of 146 banks, compared with that of 142 banks reporting December 12, 1898, shows an increase in loans and discounts of $12,611,500; overdrafts, $59,927; United States bonds, $48,275; other stocks and bonds, $3,554,060; amount due from other banks, $7,167,480; checks and other cash items, $566,769. A decrease is shown in cash on hand of $1,258,334 and in collections in transit, $166,237,287. Savings deposits have increased $4,106,903 and individual deposits $16,455,870.

The report of the Michigan State Bank Commissioner of the 183 state banks and three trust companies on February 4th last shows the entire footings cover $110,767,701.53. Of this amount the loans

and discounts were $41,810,251.58, and stocks, bonds and mortgages, $38,439,-960.33; overdrafts, $279,807.81; banking house furniture and fixtures, $1,904,803.31; other real estate, $2,174,344.65; premiums paid, $86,174.30; due from banks in reserve cities, $18,058,926.56; due from other banks and bankers, $814,191; exchanges for clearing house, $592,073.40; checks and cash items, $320,225.20; nickels and cents, $28,948.49; gold coin, $2,535,134.39; silver coin, $405,218.51; U. S. and national bank notes, $3,318,442.

The application to the Comptroller of the Treasury, Wednesday, for authority to organize the Bank of Commerce National Banking Association, of Cleveland, simply means the consolidation of two national banks, or rather the formation of a new national bank which will assume the business of both the old ones. The two banks which will thus join fortunes are the National Bank of Commerce and the Western Reserve National Bank. Both the old banks will liquidate all their indebtedness, and the new bank will take up the business. The consolidation will not be effected at once. When the new charter is obtained a board of directors and a set of officers will be chosen. The new bank will, however, undoubtedly be located in the present offices of the Western Reserve National Bank. The new bank will have a capital of $2,000,000 and a surplus of $1,000,000.

Something of a surprise was caused in Chicago banking circles by the appearance of a notice issued by the Chicago National Bank to the effect that it will pay interest on all balances of city deposits exceeding $1,000. The notice reads:

From March 1, 1899, and until further notice, this bank will pay its city depositors interest at the rate of 2 per cent per annum on their minimum balances for each month in excess of $1,000 and will make a charge of $1 if the balance falls below $300.

F. M. BLOUNT, Cashier.

Heretofore it has been the policy of most of the important national banks to pay interest on the average balances of their choicest accounts. The competition of the trust companies has for some time been seriously felt by the national organizations, however, and the action on the part of the Chicago National may be taken as a forerunner of similar announcements by other banks.

West.

The Hongkong and Shanghai Bank with a San Francisco branch, has increased its reserve fund $1,000,000, that item now standing at $10,000,000.

The Moorhead National Bank of Moorhead, Minn., has a line of deposits of $220,000. Its capital is $60,000 and its surplus and profit account is nearly $10,000.

The First National Bank at Hutchinson, Kan., has been designated as a United States depository. There are two others in Kansas, at Leavenworth and at Lawrence.

The Citizens' National Bank of Davenport, Iowa, has a capital stock of $300,000 and surplus and undivided profits of $110,-247. The statement of February 4, 1899, shows total resources of $1,688,985.

In the Federal Court at Wichita the jury gave Mrs. Williams of Austin, Texas, judgment for $42,000 against a defunct national bank of Arkansas City. Her certificate of deposit was changed to a certificate of stock just before the failure.

The Bank of Montrose, a Missouri state institution, capitalized for $30,000, has been closed by State Examiner Oldham. Deposits are estimated at $15,000. The loans are principally to farmers. It is thought the depositors will be paid in full.

Public Examiner Pope of Minnesota has issued his circular No. 4 advising banks that the law has been amended to cure acknowledgments heretofore taken before notaries who are interested in the banks, and that a law has been passed legalizing such acknowledgments in future.

The Northwestern National Bank of Minneapolis has recently returned one-fifth of its capital to its shareholders and paid a special dividend of 6 per cent. The capital is now $1,000,000, with surplus and undivided profits of $300,000. Quarterly dividends of 2 per cent have been paid for many years.

Frank P. Hays, vice president of the Missouri Bankers' Association, writes that from conversations with members of the executive committee from the various groups he finds that money is plentiful in the state and that business generally is prosperous.

The directors of the Yokohama Specie Bank of San Francisco have announced the retirement from the management of the institution of T. Aoki. His successor

will be Mr. Sakaomi, at present manager of the Yokohama Specie Bank of Honolulu, a branch recently established in Hawaii.

Arizona has five national banks. The last report from the Comptroller of the Currency shows that the institutions have advanced their reserves 8 per cent in the last two months, and that the profit side of the ledger shows gains throughout. Individual deposits are $1,813,727, a gain of over $300,000 since December 1st.

The firm of Marcus Daly & Co. has purchased the banking business of both Hoge, Daly & Co. of Anaconda, Mont., and Hoge, Brownlee & Co. of Butte, and both banks will hereafter be operated by said firm. W. M. Thornton will remain in charge of the Anaconda bank, and there will be no changes in the staff of either bank. The members of the firm of Marcus Daly & Co. are Marcus Daly, J. B. Haggin and M. Donahoe.

Gen. S. H. Jumper has disposed of a controlling interest in the First National Bank of Aberdeen, S. D., to F. B. Gannon and J. H. Suttle of Ellendale. General Jumper retires from the active management of the bank, though he remains as one of the directors of the institution, the other directors under the new ownership being H. C. Beard, F. B. Gannon, J. H. Suttle and W. H. Gannon. F. B. Gannon is president and J. H. Suttle is assistant cashier.

C. R. Jones and William A. Wilson, bankers and brokers of Kansas City, have purchased the major part of E. T. Webb's stock in the Webb City, Mo., Bank. The consideration is unknown. The shares purchased give Messrs. Jones and Wilson a majority of the entire bank stock, and hence a controlling interest. The new company purchased the bank building of Mr. Webb for $14,000. Mr. Webb will be retained as president and W. S. Chinn as cashier of the new bank company.

The officers of the German Savings Bank of Des Moines, Iowa, have advertised for sale the stock of those shareholders who have failed to pay the assessment of 40 per cent ordered by the state auditor. This assessment occasioned the recent application for a receiver. Over 400 shares will be offered for sale, on which the aggregate amount due is a little over $16,000, the other $24,000 having been paid into the bank. In all, about eighty-five stockholders are delinquent, the number of shares held by each one ranging from one to ninety.

The Security Loan and Trust Company of Des Moines, Iowa, which has had offices for a number of years in the Youngerman building at Fifth and Locust streets, will engage in the banking business as soon as the new Crocker building, to be erected at Fifth and Locust by Conrad Youngerman, is completed. How extensively it will engage in the business has not been fully determined, but it is probable it will do a regular savings bank business. The company recently complied with the banking laws so that it has authority to transact a banking business and since that time has accepted some savings deposits.

Prominent bankers from twenty counties in eastern Iowa gathered at Davenport to attend a meeting of group No. 7 of the Iowa Bankers' Association. Among those delivering addresses were C. M. Waterman of the Iowa Supreme Court, and Congressman Joseph R. Lane. Judge Waterman spoke on "Suggested Changes in Our Collection Laws," and strongly condemned the Iowa laws in relation to exemption from executions, as favoring only the rich debtor and being unjust to both the poor debtor and creditor. Congressman Lane spoke on "Taxation," advocating a general income tax and criticising the present Iowa laws by levying taxes for special improvements solely upon abutters.

The members of Group No. 5 of the State Bankers' Association held a regular session at Mason City, Iowa. The following program was enjoyed: "Negotiable Instruments," R. Birdsall of Dows; "Competition," C. McKeen of Eldora; "Cheap Money," Hon. R. C. Reineger of Charles City. After the papers a general discussion was entered into by the members, which brought out many vital questions to the banking business and subject in hand. The deliberations were presided over by Chairman G. H. Richardson of Belmond. Those present at the meeting were as follows: G. H. Richards of Belmond, R. G. Reineger of Charles City, F. H. Birdsall of Dows, J. H. Bales of Algona, L. G. Carhart of Sheffield, F. R. Putman of Rockwell, G. A. Lyon of Rockford, F. M. Rogers of Clear Lake, H. A. Merrill, A. H. Gale, C. H. McNider and George Winter of Mason City.

At a meeting of the executive committee of the Missouri Bankers' Association,

held at Kansas City, it was decided to hold the convention on May 24th and 25th. The association is growing constantly, and expects its membership to reach 400 by the time of the convention. The group meetings have been held quite regularly the past year and have been well attended, and there is a good interest in the association throughout the state. The association has been giving its active support to the proposed uniform negotiable instrument law which has been passed in several of the states. If it passes it will make but slight changes from the present laws, and there is good reason to believe that it will pass. There will be several amendments to the banking law, all of which, however, have been approved by the association. Yours very truly, Frank P. Hays, vice president Little & Hays Investment Co., St. Louis.

The National Bank returns of February 4th show the following statement for the First National Bank of Duluth, Minn.:

RESOURCES.

Loans		$1,052,846.23
Stocks, securities, etc		18,241.13
Bank building		175,000.00
U. S. bonds to secure circulation		54,000 00
Grain loans and demand collateral loans	$1,041,759.00	
U. S. bonds	112,425.00	
Cash and exch	543,925.35	1,698,109.35
Total		$2,998,196.71

LIABILITIES.

Capital stock paid in	$ 500,000.00
Surplus fund	250,000.00
Undivided profits	27,285.51
Reserved for taxes	10,611 29
Circulation	44,500.00
Deposits	2,165,799.91
Total	$2,998,196.71

The officers of the bank are A. L. Ordean, president; J. H. Dight, cashier, and W. S. Bishop, assistant cashier. The directory is made up as follows: D. H. Bacon, president of Minnesota Iron Company; A. D. Thomson, grain dealer; A. M. Marshall, president of Marshall-Wells Hardware Company; L. Mendenhall; A. C. Jones, vice-president Northwestern Fuel Company; T. J. Davis; A. W. Wright, capitalist, of Alma, Mich; John H. Barker, of Michigan City, Ind., and A. L. Ordean.

By a practically unanimous vote of the stockholders the National Bank of Commerce of St. Louis increased its capitalization from $3,000,000 to $5,000,000. The National Bank of Commerce of New York is the only bank in America larger than the St. Louis Bank of Commerce. The deposits of the St. Louis bank have grown from $9,182,000 February 28, 1896, to $25,626,000 February 4, 1899. The circular sent to stockholders relative to the increase in capital contained the following: In view of the large increase of the business of this bank your directors are unanimously of the opinion that it is advisable to increase the capital stock of your institution from its present capital of $3,000,000 to $5,000,000 by the sale of 20,000 additional shares to the stockholders of record at the price of $200 per share. If the contemplated increase is made the bank will have a paid in capital of $5,000,000 surplus and profits of $3,000,000, and deposits of over $25,000,000, making it a great power for the good of this section, and aid in the further development of the great empire lying southwest of this city. The earnings of the institution in the judgment of your board justify this increase.

A notable consolidation of financial institutions occurred in Sioux City on March 6th when the Farmers' Loan & Trust Company purchased the controlling interest in the First National Bank; the officers of the Farmers' Loan & Trust Co. were thereupon elected as officers of the First National Bank, and the board of directors as at present constituted is as lows: J. F. Toy, A. Groniger, Thos. J. Stone, G. N. Sweetser, M. J. Gotthelf, E. H. Hubbard, Edward DeLand, Lot Thomas, T. A. Black, who elected the following officers: James F. Toy, president; A. Groniger, vice-president; T. A. Black, cashier; I. C. Brubacher, assistant cashier. On the first of April the officers of the First National were removed to the fine banking rooms in the Toy Building, formerly occupied by the Farmers' Loan & Trust Co., and the commercial banking business of the latter company was transferred to the First National.

The union of these two institutions will at once place the First National Bank among the leading banks in the Northwest, both in deposits and reserve, and in the character of its assets.

The First National Bank was organized in 1870 with a capital of $100,000, with A. W. Hubbard as president, and Thos. J. Stone as cashier, and succeeded the private banking business of Thos. J. Stone; January 8, 1884, Mr. Stone was elected president, and has held that position continuously until the recent change in management; the First National Bank therefore, with its predecessor, reaches

back to the earliest banking days of Sioux City.

This company was organized at Storm Lake, Ia., May 1, 1883, with a capital of $150,000. The first officers were John H. Hoopes, president; E. W. Benson, vice-president; Lot Thomas, secretary, and James F. Toy, treasurer and executive manager; since that time its career has been a remarkable record of success. In September, 1886, the capital was increased to $200,000, and again increased in July, 1889, to $300,000, to which it has since added a surplus of $300,000. In 1887 Mr. Toy was elected president of the company and in December, 1889, the company removed its main office from Storm Lake, Iowa, to Sioux City, since which time it has done a constantly increasing business.

South.

W. J. Thomas has been elected president of the Farmers and Drovers' Bank in Louisville. It will be made a national bank.

There are more trust companies in Baltimore than in any other city in the country, outside of New York and Philadelphia, and several more are organizing.

The report of the condition of the Georgia Railroad Bank has appeared. This institution takes rank with the foremost institutions of the South. The deposits show the sum of $1,320,000.

The ninth annual meeting of the Arkansas Bankers' Association will be held in Little Rock Thursday and Friday, April 20 and 21. S. S. Faulkner of Helena is president, and M. H. Johnson of Little Rock secretary.

The board of directors of the Richmond Trust and Safe Deposit Company of Richmond, Va., have decided to increase the capital stock from $700,000 to $1,000,000. This was necessary on account of the largely increased business of the concern.

Late information from the Hibernian National Bank of New Orleans shows this bank to be in a peculiarly strong position. Its February statement shows capital of $300,000, surplus of $300,000 and undivided profits of $129,525. Total resources are $5,177,744.

The Simpson National Bank of Eagle Pass, Texas, is now liquidating, preparatory to the consolidation with the First National Bank of that city. The capital stock of the First National will then be $140,000. M. L. Openheimer will be president and F. V. Blesse cashier.

One of the old Baltimore landmarks downtown, the National Mechanics' Bank building, Calvert and Fayette streets, will be torn down within the next few months to make way for a modern office building. This was decided upon when the bank sold its property to Sperry, Jones & Co.

The Comptroller of the Currency has declared dividends in favor of the creditors of insolvent national banks as follows: The Bellingham Bay National Bank of New Whatcom, Wash., 20 per cent; the Commercial National Bank of Denver, Colo., 5 per cent; the Bennett National Bank of New Whatcom, Wash., 10 per cent; the Humboldt First National Bank of Humboldt, Kan., 5.61 per cent.

The Comptroller of the Currency has declared dividends in favor of creditors of insolvent national banks as follows, viz.: Thirty per cent, the First National Bank of Carthage; 10 per cent, the Citizens' National Bank of Fargo, N. D.; 5 per cent, the State National Bank of Vernon, Tex.; 5 per cent, the Northwestern National Bank of Great Falls, Mont.; 1 1-10 per cent, the First National Bank of Johnson City, Tenn.

The recent reduction of capital of the Fourth National Bank of Nashville, Tenn., leaves this bank with larger surplus and profits than all the other Nashville banks combined. Its statement of February 4th shows total assets of $4,091,134. Its capital is $600,000, surplus $120,000, and individual profit $190,172. The bank has never possessed a president. The capital was found to be in excess of requirements, and in October, 1898, shareholders were repaid 40 per cent of their capital, with 20 per cent premium thereon. The total payment to shareholders on account of capital reduction was $480,000. This was in addition to the regular dividend of 2 per cent September 30th. The Fourth National is the only national bank in Nashville which did not close its doors in 1893.

Canada

It is understood that something of a reorganization is about to occur in the conduct of the Merchants' Bank of Halifax, which has branches all over Canada and has recently opened one in Havana, Cuba. The Halifax business is to be separated into two offices, as far as prac-

ticable, to be known as the "head" office and the "local" office, the "head" looking after the affairs of all the branch offices. D. H. Duncan is to continue as manager at headquarters, and E. L. Pease, who for some years has handled the branch office at Montreal, will be elevated to the position of associate manager with Mr. Duncan. It is said that W. B. Torrance, for some time past assistant cashier, will be appointed local manager. Mr. Pease will continue to reside in Montreal.

FIXING INTEREST RATES.

The New York Journal of Commerce observes that "if anyone should propose to fix the rental of real estate by law it would be regarded as absurd, yet this state in common with many others, maintains a legal rate for money, and a member of the legislature thinks he can confer a favor on borrowers by reducing the legal rate from 6 to 5 per cent. In the light of economics there is no more reason for putting a legal limit on the rental of money than for putting it upon a house or store, and in the light of philanthropy there is not nearly as much; a shelter is absolutely necessary for every man while a money loan is not very often absolutely necessary; real estate cannot go from the place where it is not in demand to the place where it is; it is always in a certain sense a monopoly article, while capital moves easily in reponse to demand, and consequently there are no such variations in the rate of interest between different localities as there are in real estate rentals. Interest laws are a survival of the period when commerce was undeveloped and borrowing was for relief of destitution. The greatest favor that the law can do the class of small borrowers, who do not now get the lowest terms, is to afford capitalists every encouragement to lend, leaving the rate of interest perfectly free, and affording ample facilities for the collection of debts. The competition of lenders will then lower the rate of interest which the law will always fail to do."

THINGS TAXABLE.

The banker who has given much attention to the study of the new stamp-tax act has found out at the expense of much valuable time how difficult it is to keep up with the variety and scope of the department's rulings on the law.

A dispute arises between the customer and the banker as to the tax on a certain thing. The banker hauls down his Treasury decisions, begins to pore over the indices, finally finds what he thinks he wants, announces that he is right and the customer consequently wrong. Immediately after the departure of the latter the banker becomes alarmed. He remembers another decision somewhere touching exactly every point in the question involved. Again he has recourse to his Treasury decisions, and after a half hour's diligent search he is rewarded. This time the customer is right.

"Things Taxable" is the name of a new reference book on the internal revenue law recently published by E. M. Longcope of Houston, Texas. It is not a law book; that is to say, it is not filled with court decisions which applied to cases brought up under the old stamp tax law passed by Congress in the sixties.

The author has attempted a commonsense, practical adaptation of the law, and the rulings of the Commissioner of Internal Revenue thereon. The book is alphabetically arranged so that an ordinary business man can tell at a glance whether a given instrument is taxable or not, and, if so, the specific tax required.

As there are over 200 different taxable instruments—besides scores that are exempt—enumerated, the little book may certainly claim to be "much in little."

For a banker, lawyer, real-estate agent, trust company, broker or merchant it is invaluable.

It contains the sections of the law on banking and commercial paper, legacies, penalties, rulings of the commissioner brought down to March, 1899, the legacy tax tables, and the author's digest of the rulings.

Mr. Longcope tells us he has received over 200 complimentary letters from leading lawyers and bankers all over the country, from Connecticut to California.

A GOOD BEGINNING

is to take the Michigan Central, "The Niagara Falls Route," when you go East. The New York and Boston Special leaves Chicago at 10.30 a. m. daily, the Fast New York Express at 3 p. m. daily, the Niagara Falls and Eastern Express at 11.30 p. m. daily, all with Wagner Sleeping Cars through to New York and Boston.

A good ending is to land at the Grand Central Station, in the heart of the city of New York, or at the Kneeland Street Station of the Boston & Albany, in Boston. City Ticket Office, 119 Adams Street, Chicago.

NEW BANKING INTELLIGENCE.

The following information has been received since the January, 1899, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Alabama	Vinemont* (Cullman.)	Peoples Bank †	(*A. C. Sexton & Co.*) A. C. Sexton.	$ 5,000	Han. Nat. Bk., N.Y.; Bk. of Cullman, Ala.
Arizona	▲Kingman* (Mohave.)	Arizona Central Bank §	(*Branch of Flagstaff*) *H. H. Watkins, Agt.*		West. N. Bk., N.Y.; Nat. Bk. Cal., Los A.
California	Santa Clara (Santa Clara.)	Citizens Bank §	H. G. Bond E. F. Jordan.	50,000	Han. Nat. Bk., N. Y.; Wells, F. & Co. B., San F.
"	▲San Rafael (Marin.)	Marin County Bank §	Charles Martin S. H. Cheda.	25,000	
Cuba	Havana	Merchants Bk. of Halifax.	(*W. F. Brock and J. A. Springer, Agts.*)		(*Branch of Halifax, Nova Scotia.*)
Delaware	Laurel* (Sussex.)	Sussex Trust Title & Safe Deposit Co. §	Daniel J. Fooks John H. Elliott.	50,000	Phila. Nat. Bk., Phila.
Florida	▲De Funiak Sps.* (Walton.)	W. L. Cawthon †	(*Exchange & Col.*)		Kountze Bros., N.Y.
Georgia	Adel* (Berrien.)	Bank of Adel §	Wm. S. Witham Walter Warnell.		Southern Bank State of Ga., Savannah.
"	▲Augusta (Richmond.)	Union Savings Bank §	Wm. Schweigert John D. Sheahan.	30,000	Nat. City Bk., N. Y.
"	▲Griffin (Spalding.)	Maugham Brothers †		10,000	Neal Loan & Banking Co., Atlanta.
"	Molena* (Pike.)	Bank of Molena §	W. S. Witham W. L. Pirkle.		Capital City Bk., Atlanta.
"	Villa Rica* (Carroll.)	Bank of Villa Rica §	W. B. Candler S. O. Fielder.	15,000	Maddox-Rucker Bkg. Co., Atlanta.
Illinois	Alton (Madison.)	Citizens National Bank.	August Schlafly C. F. Stelzel.	100,000	
"	Greenup (Cumberland.)	Feltners Bank †	(*L. C. Feltner*) L. E. Feltner.	5,000	First Nat. Bk., Chicago.
"	▲Hardin* (Calhoun.)	Bank of Calhoun County §	M. A. Kamp E. E. Williams.	25,000	America Nat. Bk., Chi.; Fourth Nat. Bk., St. L.
"	▲Peoria (Peoria.)	Bank of Illinois §	Martin Kingman Frank Trefzger.	200,000	Nat. Park Bk., N. Y.; Coml. Nat. Bk., Chi.
"	Rantoul (Champaign.)	First National Bank	Herbert West Edward B. Rogers.	50,000	Han. N. Bk., N.Y.; Union Nat. Bk., Chi.
"	Wenona (Marshall.)	L. J. Hodge & Sons †			Kountze Bros., N. Y.; Cont. Nat. Bk., Chi.
Indian Territory.	Caddo* (Blue.)	Farmers & Merch. Bk. †	L. B. Smith Fred L. Davis.		Nat. Park Bk., N. Y.; Mer.-Lac. N. Bk., St. L.;
"	Comanche* (Chickasaw.)	Bank of Comanche †	B. E. Massey C. W. Brown.	10,000	Merchants-Laclede Nat. Bk., St. Louis.
"	Sapulpa* (Creek Nation.)	Farmers & Merch. Bk. †	H. C. Miller W. J. Burnett.	2,500	Nat. Bk. of Com., St. L.; First Nat. Bk., Vinita.
Indiana	▲Albion (Noble.)	Farmers Bank †	(*Straus, Ackerman & Co.*)		Hanover Nat. Bk., N. Y.
"	Star City* (Pulaski.)	Citizens Bank †	(*W. I. Snider*) W. I. Snider.		Am. Trust & Sav. Bk., Chicago.
Iowa	Alta Vista* (Chickasaw.)	Henry Kiene †	Henry Kiene Otto M. Lorenz.	10,000	Second Nat. Bk., Dubuque.
"	Delmar (Clinton.)	Peoples Savings Bank §	F. P. Goodjohn J. C. Spencer.	10,000	Peoples Trust & Savings Bk., Clinton, Iowa.
"	Eagle Grove (Wright.)	Security Savings Bank §	J. H. Howell J. P. Clark.	15,000	Cont. Nat. Bk., Chi.; First Nat. Bk., Webster City.
"	Fostoria* (Clay.)	Citizens Bank †	Ackley Hubbard G. W. Anderson.	10,000	Banker's Nat. Bk., Chi.; Citiz. State Bk., Spencer
"	▲Glenwood (Mills.)	Glenwood State Bank §	C. R. Buffington T. Q. Record.	25,000	Ninth Nat. Bk., N. Y.; Union Nat. Bk., Chi.

* New Banking Point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Iowa (*continued.*)	Lamoni (Decatur.)	Farmers Bank †	Thomas Teale Bert Teale.	$ 25,000	Am. Nat. Bk., Chi.; Des M. Sav. Bk., Des Moines.
"	McIntire* (Mitchell.)	Aetna Savings Bank §	Chas. W. Bopp C. N. Dean.	10,000	Des Moines Sav. Bk., Des Moines.
"	▲Rockwell City (Calhoun.)	First National Bank	E. A. Richards (*C. D. Case, Asst. Cash.*)	50,000	
"	Ventura* (Cerro Gordo.)	Ventura Bank †	E. C. Abbey J. W. Pollock.	5,000	No. West. Nat. Bk., Chi.; Far. Sav. Bk., Garner.
Kansas	Carbondale (Osage.)	Carbondale State Bank §	M. F. Southwick P. W. Robison.	10,000	Am. Ex. N. B., N. Y.; N. B. Com., Kan. City.
"	▲Goodland (Sherman.)	Union State Bank §	Wm. Ennis Chas. F. Weber.	5,000	First N. B. Chi.; Union N. B., Kan. City.
"	Neosho Falls (Woodson.)	Sain & Snow †			
Kentucky	Dawson Springs* (Hopkins.)	Bank of Dawson §	W. T. Alexander. B. R. Kuykendall.	15,000	Seaboard Nat. Bk., N.Y.
"	▲Mayfield (Graves.)	Exchange Bank §	D. R. Merritt R. E. Lochridge.	25,000	Chase Nat. Bk., N. Y.; Am. Nat. Bk., Lou.
Maine	Lewiston (Androscoggin.)	Lewiston T. & S. D. Co. §	N. W. Harris R. E. Attwood, *Sec. & Tr.*	75,000	Central Nat. Bk., Boston.
Maryland	Myersville (Frederick.)	Flook, Gaver & Co. †	(*L. Bittle, Assistant Cashier*)	20,000	Citizens Nat. Bk., Frederick, Md.
"	Baltimore (Baltimore City.)	Union Savings Bank §	E. K. Legg S. L. Whitten, *Tr.*		Drovers & Mech. Nat. B., Baltimore.
Massachsuetts	▲Northampton (Hampshire.)	Hampshire Co. Nat. Bk.	John W. Mason F. A. Macomber.	100,000	Imp. & Trad. N.B., N.Y.; N. B. Commonw., Bos.
"	▲Northampton (Hampshire.)	Nonotuck Sav. Bank §	George L. Loomis. John Prince, *Tr.*		
Michigan	Akron * (Tuscola.)	Bank of Akron †	(*Carson, Ealy & Hinkley.*) R. C. McKay.		State Sav. Bank, Detroit.
"	Carleton * (Monroe.)	Bank of Carleton †	L. W. Simmons Harry S. German.	5,000	Chase N. B., N. Y.; Peninsular Sav. B., Detroit.
"	Minden City (Sanilac.)	Bank of Ira Arnot †	Ira Arnot W. B. Hobbs.	15,000	Peninsular S.B., Detroit.
Minnesota	▲Caledonia (Houston.)	Houston Co. State Bk. §	W. E. Beddow T. A. Beddow.	15,000	Com'l N.B., Chi.; N. B of La Crosse, Wis.
"	Sacred Heart (Renville.)	Citizens Bank †	P. C. Brevig Nels J. Brevig.		First Nat. Bk., Minneapolis.
"	▲Sauk Rapids* (Benton.)	Benton County Bank †	Andrew Jacobson. F. Windblade.	10,000	Chase Nat. Bank, N. Y.; First Nat. Bk., St. Paul.
"	▲Detroit (Becker.)	First State Bank §	Jeff. H. Irish A. G. Wedge, Jr.	20,000	Han. Nat. Bank., N. Y.; First Nat. Bk., St. Paul.
Montana	▲Butte (Silver Bow.)	Marcus Daly & Co. †	(*Joseph V. Long, Cash.*)		Wells, Fargo & Co. Bk., N. Y.
Nebraska	▲Columbus (Platte.)	Commercial Nat. Bank	C. H. Sheldon Daniel Schram.	50,000	Imp. & Tra. N.Bk., N.Y.; Un. Stk. Y. N.B., So. Om.
"	Holstein* (Adams.)	W. S. McAuley †	(*Collections*)		Nat. Bank of St. Joseph, Mo.
"	Palmer* (Merrick.)	Palmer State Bank §	John Clay, Jr. H. J. Templin.	5,000	Imp. & Tra. N.Bk., N.Y.; Far. Sta. B., Central City
New Hampshire	▲Colebrook* (Coos.)	Farm. & Tra. Nat. Bk	Albert H. Eastman John D. Annis.	50,000	
"	▲Lebanon (Grafton.)	Mascoma Savings Bk §	Frank C. Churchill G. S. Rogers, *Tr.*		
"	Milford (Hillsborough.)	Granite Savings Bank §	W. F. French A. L. Keyes, *Tr.*		
New York	▲Canandaigua (Ontario.)	McKechnie Bank §	Orin S. Bacon Frank E. Howe.	100,000	First N. Bk., N.Y.; Shoe & Leather N. B., Boston.
"	Fayetteville (Onondaga.)	Platte H. Smith †			West. Nat. Bk., N. Y.
"	Hammondsport (Steuben.)	A. G. Pratt & Co. †	Lyman Aulls Aaron G. Pratt.		Han. Nat. Bk., N. Y.
"	▲New York City (New York.)	City Trust Company §	Jas. Ross Curran Arthur Terry, *Sec.*	2,000,000	Nat. City Bk. and Nat. Union Bk., N. Y.
"	▲Rochester (Monroe.)	Myron W. Greene †			Chemical Nat. Bk., N.Y.

*New Banking Point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
North Dakota...	▲Valley City..... (Barnes.)	Valley City State Bank.§	A. L. Plummer.... James Grady.	$ 20,000	
"	▲Washburn*..... (McLean.)	McLean Co. State Bank§	C. B. Little..... (*F. D. Kendrick, V. P.*)	5,000	Am. Ex. Nat. Bk., N.Y.; Nat. Ger. Bk., St. Paul.
"	▲Williston* ..... (Williams.)	Williams Co. State Bank§	C. H. Davidson, Jr. W. H. Denny.	5.000	First Nat. Bk., Minpls.
Ohio.....	Euclid*..... (Cuyahoga.)	Garfield Sav. Bk. Co....§	H. Clark Ford.... O. P. Fisher, *Sec.& Tr.*	.....	Garfield Savings Bk. Co., Cleveland.
"	▲Lima..... ..... (Allen.)	Bank of Lima.....†	Gus Kalb..... H. O. Jones.	.....	West. Nat. Bk., N. Y.
Oklahoma Ter....	▲Perry ..... (Noble.)	Noble County Bank....§	Seth Parmenter.... L. C. Parmenter.	15,000	Chase Nat. Bk., N. Y.; Am.Nat.Bk.,Kan.City.
Pennsylvania.....	▲Lancaster..... (Lancaster.)	City Sav. Fund & Tr.Co §	Chas. H. Locher... D. R. Locher, *Tr.*	150,000	Liberty N.Bk. N.Y.;Central Nat. Bk., Phila.
"	▲Philadelphia .... (Philadelphia.)	Ridge Avenue Bank....§	Herman Kretz..... E. S. Gardner.	58,000	
"	Red Lion*..... (York.)	Red Lion First Nat. Bk.	Wm. H. Taylor.. .. J. A. Gillen.	50,000	Fourth St. N.Bk.,Phila.; Merch. Nat.Bk., Balt.
South Carolina ..	▲Anderson ..... (Anderson.)	Peoples Bank .....§	Jos. J. Fretwell... R. M. Burries.	20,000	Han. Nat. Bk., N. Y.
"	Ridgeway ..... (Fairfield.)	W. J. Johnson.....†	....	.....	
Tennessee	Humboldt ..... (Gibson.)	Bank of Humboldt.... §	J. H. Thomas.... . E. L. Fox.	25,000	Nat. Park Bank, N. Y.; First Nat. Bank, Nash.
Texas.....	▲Eagle Pass..... (Maverick.)	Border National Bank ..	W. A. Bonnet..... S. P. Simpson.	60,000	Han.N.Bk.,N.Y.; Hutchings, Sealy & Co., Galv.
"	▲San Antonio.... (Bexar.)	Frast National Bank....	T. C. Frast..... J. T. Woodhull.	250,000	Nat. Park Bank, N. Y.; Cont. Nat. Bk., St. L.
Utah.....	Richfield ..... (Sevier.)	Richfield Com'l & Sav. Bank.....§	Hans Tuft..... G. Lowes.	25,000	Nat. Bk. Rep., Salt Lake City.
Virginia	Drakes Branch*. (Charlotte.)	Bank of Chase City ....§	Geo. A. Endly .... D. F. Sprankle.	.....	Chase Nat. Bk., N. Y.; First Nat. Bk., Rich.
Wisconsin	Cashton*..... (Monroe.)	Bank of Cashton.....†	John C. Ford ..... L. M. Earle.	5,000	Merch. Loan & Tr. Co., Chi.; Batav. Bk., LaCr.
"	New Lisbon..... (Juneau.)	Bank of New Lisbon...†	W. H. H. Cash.... A. L. Jennings.	20,000	Cont. Nat. Bank, Chi.; Nat. Ex. Bank, Milw.
British Columbia	Atlin City.....	Bk. of British N. America	(*James Anderson, Acting Mgr.*)		
"	Atlin City.....	Merch. Bank of Halifax.	(*W. S. Spencer, Mgr.*).....		
"	Bennett*.....	Merch. Bank of Halifax.	(*F. L. Murray, Mgr.*).....		
Manitoba	Altona*..... (Emerson.)	Ritz & Widmeyer.....	(*Henry Ritz, Mgr.*)	... .	Knauth,Nachod&Kuhne, NY; B.of Hamilton,Win
"	Selkirk ..... (West Selkirk.)	F. E. Stevens	.....	.....	DominionBk.,Winnipeg.
"	Shoal Lake..... (Shoal Lake.)	V. H. Pickering & Co...	(*E. B. Saltwell, Mgr.*)....		
New Brunswick..	Fredericton.... (York.)	Bank of Montreal.....	(*M. S. L. Richey, Mgr.*). ...		
North West Ter..	Wapella*..... .. (Assiniboia.)	R. A. Pease & Co	(*R. A. Pease, Mgr.*)	6,000	Union Bank of Canada, Moosomin.
Ontario	Atwood*... .... (Perth.)	J. W. Scott	(*D. L. Scott, Mgr.*)	.....	
"	Drayton ..... (Wellington.)	J. Sherritt.....	(*H. T. Northgrave, Mgr.*) ..		Canadian Bank of Com., Toronto.
"	Erin*..... (Wellington.)	A. Richardson.....	(*R. P. Richardson, Mgr.*) ..		Bk. of Hamilton, Orangeville, Ont.
"	Hanover ..... (Grey.)	Merchants Bk. of Canada	(*J. H. Adams, Mgr.*)	.....	
"	Huntsville ..... (Muskoka.)	Dominion Bank	(*E. S. Anderson, Mgr.*).....		Nat. City Bk., N. Y.; Com'l Nat. Bk., Chi.
"	Lanark*..... (Lanark.)	Bank of Ottawa....	(*D. Macnamara, Mgr.*).....		Bank of Montreal, Montreal, N. Y., and Chi.
"	Markdale ..... (Grey.)	Merchants Bk. of Canada	(*W. A. Burrows, Mgr.*)		Am. Ex. Nat. Bk., N.Y.; Merch. Nat. Bk., Boston
"	Midland .... (Simcoe.)	Bk. of British No. Amer.	(*H. B. Mackenzie, Mgr.*) ..		Bk. of B. No. Am., N. Y. and San Francisco.

*New Banking Point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Ontario (*continued.*)	Palmerston (Wellington.)	Bank of Hamilton	(*J. H. Stuart, Mgr.*)		Han. Nat. Bank, N. Y.; Int. Trust Co., Boston.
"	Parkdale (York.)	Merchants Bk. of Canada	(*Philip Dykes, Mgr.*)		Am. Ex. Nat. Bk., N. Y. Northern Tr. Co., Chi.
"	Sudbury (Nipissing.)	Traders Bank of Canada	(*L. P. Snyder, Mgr.*)		
"	Tavistock * (Oxford.)	Western Bk. of Canada.	(*Charles J. Fox, Mgr.*)		Merch. Bk. of Can., N. Y.; Bk. of Montreal, Chi.
Quebec	Lachute (Argenteuil.)	Bank of Ottawa	(*J. R. Parris, Mgr.*)		Bank of Montreal, New York and Chicago.
"	St. Johns Suburb (Quebec.)	LaBanque Jacques Cartier	(*J. A. LaRue.*)		

*New Banking Point.

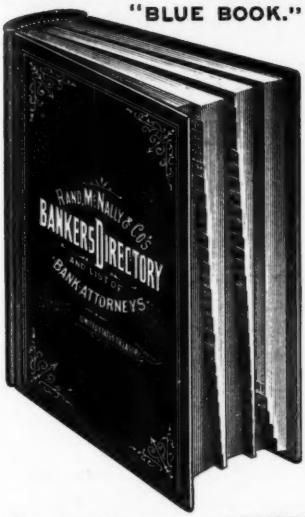
BANKS REPORTED DISCONTINUED

Since the January, 1899, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	Remarks.
California	▲San Luis Obispo. San Luis Obispo	County Bank of San Luis Obispo §	Failed.
"	San Miguel San Luis Obispo	Bank of San Miguel §	Liquidating.
"	Santa Clara Santa Clara	Bank of Santa Clara §	Reorganized.
"	Templeton San Luis Obispo	Bank of Templeton §	Failed.
District of Columbia	Washington	Capital Trust Co. §	Failed.
Georgia	▲Augusta Richmond	Irish-American Dime Sav. Bank §	Reorganized.
"	Cordele Dooly	First National Bank	Failed.
Illinois	Cobden Union	Bank of Cobden †	Failed.
"	Collison Vermilion	Farmers Exchange Bank †	Liquidating.
"	La Grange Cook	Bank of La Grange †	Failed.
"	Pana Christian	First National Bank	Liquidating.
"	▲Peoria Peoria	Peoria Sav. Loan & Trust Co. §	Reorganized.
"	Shannon Carroll	Sherwood & Cook †	Failed.
"	Wenona Marshall	First National Bank	Reorganized.
Iowa	Delmar Clinton	Bank of Delmar †	Liquidating.
"	Derby Lucas	Derby Bank †	Liquidating.
"	Doon Lyon	Bank of Doon †	Liquidating.
"	▲Glenwood Mills	B. F. Buffington & Son †	Reorganized.
"	Ottosen Humboldt	E. I. Stanhope & Co. †	Liquidating.
Kansas	Carbondale Osage	Commercial Bank †	Reorganized.
"	Leon Butler	Leon Exchange Bank †	Liquidating.
"	Neosho Falls Woodson	Citizens Bank †	Liquidating.
Michigan	▲Saginaw Saginaw	American Com'l & Savings Bank §	Liquidating.
Minnesota	▲Caledonia Houston	Caledonia Commercial Bank †	Reorganized.
Missouri	Montrose Henry	Bank of Montrose §	Failed.
Montana	▲Butte Silver Bow	Hoge, Brownlee & Co †	Reorganized.
Nebraska	▲Columbus Platte	Commercial Bank §	Reorganized.
"	▲Lincoln Lancaster	Union Savings Bank §	Liquidating.
"	South Bend Cass	South Bend Bank §	Liquidating.
New York	▲Buffalo Erie	Ellicott Square Bank §	Liquidating.
"	▲Canandaigua Ontario	McKechnie & Co. †	Reorganized.
"	Fayetteville Onondaga	Potter & Co. †	Liquidating.
"	Silver Creek Chautauqua	Excelsior Bank †	Failed.
Oregon	▲Salem Marion	First National Bank	Liquidating.
Pennsylvania	▲Lancaster Lancaster	D. P. Locher & Sons †	Reorganized.
South Dakota	Arlington Kingsbury	Van Buskirk's State Bank †	Liquidating.
Texas	▲Eagle Pass Maverick	Simpson National Bank	Liquidating.
"	▲San Antonio Bexar	T. C. Frost & Co. †	Reorganized.
"	Wills Point Van Zandt	Wills Point Bank †	Liquidating.
Virginia	Keysville Charlotte	Bank of Chase City §	Liquidating.
Washington	▲Dayton Columbia	Citizens National Bank	Liquidating.
"	▲Port Townsend Jefferson	Commercial Bank §	Failed.
Wisconsin	Dickeysville Grant	Dickeysville Sav. & Loan Co. †	Liquidating.
British Columbia	Trail Kootenay	H. E. Robertson	Deceased.
Manitoba	Shoal Lake Marquette	Ronald Leslie	Liquidating.
Ontario	Aylmer Elgin	Murray's Bank	Liquidating.
"	Cobourg Northumberland	Wm. T. Fish & Son	Liquidating.
"	Hanover Grey	McNally & Adams	Reorganized.

23d YEAR OF PUBLICATION. Issued Semi-Annually, January and July.

"BLUE BOOK."



RAND, McNALLY & CO.'S BANKERS' AND ATTORNEYS' DIRECTORY

CONTAINS

Over 300 pages, wherein all of the BANKS and BANKERS in the United States and Canada are listed in alphabetical order according to States, Cities and Banks.

Over 115 pages of TOWNS and VILLAGES, without BANKS, in the United States and Canada, with their nearest ACCESSIBLE Banking points.

Over 60 pages of COMMERCIAL ATTORNEYS, comprising about 8,000 names, in the United States, Canada and Foreign Countries, individually recommended by the respective Bankers.

Over 140 pages of BANKING and COMMERCIAL LAWS of each State and Territory, and including the Canadian Provinces. Compiled expressly for the BANKERS' and ATTORNEYS' DIRECTORY.

Over 60 pages of INDEXED COUNTY STATE MAPS, printed in colors, (11x14) made especially for the Directory, (a COMPLETE ATLAS, and worth alone the subscription price of the Bankers' Directory).

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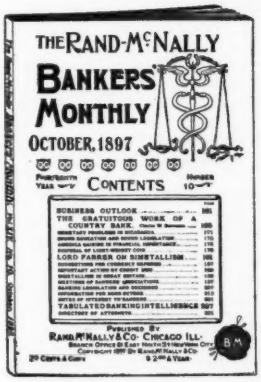
Over 65 pages wherein are listed in alphabetical order, the DIRECTORS of National, State and Savings Banks, and the leading Trust Companies in all the principal cities of the United States and Canada.

Over 15 pages of general and useful Banking information in fore part of the Directory, pertaining to Holidays, Grace, Rates of Postage, Payment of Time and Sight paper, Interest Rate, Etc.—Classified Bankers' List, Bankers' Associations, list of National Bank Examiners, value of Foreign Coins, and Government Statistical Tables, including Public Debt Statement.—A Revised List of Foreign Banks and Bankers; also a list of Cashiers and Assistant Cashiers, alphabetically arranged.



THE RAND-McNALLY BANKERS' MONTHLY

ESTABLISHED IN 1877.

CONTAINS ABOUT 130 PAGES EACH ISSUE.

A recognized authority on Financial News.

Special Editorial Correspondence from Washington, D. C.

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Decisions on technical legal questions.

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BETWEEN THE ISSUES OF THE

BANKERS' DIRECTORY "BLUE BOOK," IN JANUARY AND JULY,

The BANKERS' MONTHLY lists each Month, all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

REPRESENTATIVE ATTORNEYS

IN THE

United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*●† .....Henry	P. A. McDaniel.
Albertville*●† ...Marshall	E. O. McCord.
Alexander City*●†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
Anniston*●†.....Calhoun	J. J. WILLETT. Refers to Anniston and First National banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*†.....St. Clair	Inzer & Greene.
▲Athens*●† .....Limestone	W. T. Sanders.
Attalla*●†.....Etowah	S. W. Johnston.
Bessemer*●† ....Jefferson	B. C. Jones.
▲Birmingham*●†..Jefferson	JOHN W. TOMLINSON. Attorney for Alabama National Bank. Practices in all State and Federal courts.
Blocton*●† .....Bibb	W. H. Logan.
▲Brewton*●† ....Escambia	DAVISON & SMITH.
Bridgeport*●†....Jackson	W. F. Kirk.
▲Butler* .....Choctaw	Edward J. Gilder.
▲Camden*●† .....Wilcox	Miller & Bonner.
▲Carrollton*.....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*.....Bibb	J. W. Loving.
▲Clanton*●† .....Chilton	Adams & Martin.
▲Clayton*●† .....Barbour	E. P. Thomas.
Columbia*●†.....Henry	B. F. REID.
▲Columbiana*●† ....Shelby	Brown, McMillan & Leeper.
▲Cullman*●†.....Cullman	Charles J. Brown.
▲Dadeville*●†...Tallapoosa	T. L. Bulger.
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*●† .....Morgan	W. W. CALLAHAN.
Demopolis*●† ...Marengo	Taylor & Elmore.
Dothen*●† .....Henry	H. A. Pearce.
▲Double Springs..Winston	P. H. Newman.
▲Edwardsville*●† Cleburne	Kelley & Johnson.
▲Elba* .....Coffee	Hickman & Riley.
Eufaula*●† .....Barbour	A. H. MERRILL.
▲Eutaw*●†.....Greene	McQueen & Harwood
▲Evergreen*●†....Conecuh	Farnham & Crum.
Faunsdale*●† ....Marengo	R. M. Douglas.
▲Fayette*●† .....Fayette	McGuire & Collier.
▲Florence*●†...Lauderdale	C. E. JORDAN.
▲Fort Payne*●† ...De Kalb	L. L. Cochran.
Fruithurst*●† ...Cleburne	J. B. Merrill.
▲Gadsden*●† .....Etowah	S. W. JOHNSTON.
▲Geneva*†.....Geneva	P. N. Hickman.
▲Greensboro*●† .....Hale	Tutwiler & Jones.
▲Greenville*●† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*●†..Marshall	J. D. Davis.
▲Hamilton*●.....Marion	B. R. Fite.
▲Haynevile* .....Lowndes	Richardson & Whitten.
▲Huntsville*●† ....Madison	ROBERT E. SPRAGINS.
▲Jacksonville*●† . Calhoun	S. D. G. Brothers.
▲Jasper*●† .....Walker	Coleman & Bankhead.
▲Lafayette*●† ...Chambers	Robinson & Duke.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*●†.....Sumter	Altman & Brockway.
▲Luverne*●† .....Crenshaw	J. O. Sentell.
▲Marion*●†.....Perry	J. H. Stewart.
▲Mobile*●† .....Mobile	FIELDING VAUGHAN. Practices in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*●† .....Shelby	J. M. Reynolds.
¶▲Montgomery*●†..Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	G. K. McGREGOR.
New Decatur*●†..Morgan	See Decatur.
▲Oneonto*●† .....Blount	G. W. Darden.
▲Opelika*●† .....Lee	SAMFORD & SON.
Oxford*●† .....Calhoun	E. H. Hanna.
▲Ozark*●† .....Dale	Joseph E. Acker.
Piedmont*●† .....Calhoun	Cooke & Cooke.
Pratt City*●.....Jefferson	W. T. McELROY.
▲Prattville*●† ..... Autauga	Doster & Abney.
Roanoke*●†.....Randolph	R. E. Taylor.
▲Rockford* .....Coosa	John W. Batson.
▲Russellville*●†...Franklin	Almon & Bullock.
▲Scottsboro*●† .....Jackson	Martin & Baldwin.
▲Seale*●†.....Russell	Boykin & Benton.
▲Selma*●†.....Dallas	SATTERFIELD & YOUNG.
▲St. Stephens*..Washington	C. C. Kimbrough.
▲Talladega*●†....Talladega	WHITSON & GRAHAM.
Thomasville*●†.... Clarke	Norman Gunn.
▲Troy*●† ..... Pike	TERRY RICHARDSON.
▲Tuscaloosa*●†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*●†.....Colbert	Kirk & Almon.
▲Tuskegee*●† ..... Macon	Charles W. Hare.
▲UnionSprings*●†.Bullock	J. D. NORMAN.
Uniontown*●† ..... Perry	Christian & Lorelass.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Warrior*●†.....Jefferson	S. C. Davidson.
▲Wedowee*.....Randolph	Oliver & Smith.
▲Wetumpka*●†..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*●.....	Maloney & Winn.
▲Sitka*	BURTON E. BENNETT.

ARIZONA.

▲Flagstaff*●†.....Coconino	E. E. Ellinwood.
▲Florence*†..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*●†..... Navajo	C. O. Anderson.
▲Kingman*●†..... Mohave	J. M. Murphy.
Mesa*●†..... Maricopa	George W. Woy.
Nogales*●†.....Pima	E. Williams.
¶▲Phœnix*●†.....Maricopa	J. W. CRENSHAW.
▲Prescott*●† .....Yavapai	E. M. SANFORD.
▲Solomonsville*†..Graham	Wiley E. Jones.
▲St. Johns*.....Apache	Walter G. Scott.
Tempe*●†.....Maricopa	W. J. Kingsbury.
▲Tombstone*●†.... Cochise	Charles S. Clarke.
▲Tucson*●†..... Pima	BARNES & MARTIN.
▲Yuma*●†.....Yuma	J. B. WRIGHT.

ARKANSAS.

▲Arkadelphia*●†..... Clark	HARDAGE & WILSON.
▲Arkansas City*●†...Desha	F. M. Rogers.
Atkins*●†..... Pope	J. M. Barker, Jr.
▲Augusta*●†.....Woodruff	Roleson & Woods.
▲Batesville*●†. Indep'dence	YANCEY & FULKERSON.
Beebe*●†..... White	Samuel J. Crabtree.
▲Benton*●† ..... Saline	J. W. Westbrook.
▲Bentonville*●†.... Benton	Mauck & Lindsey.
▲Berryville*●..... Carroll	J. P. Fanchor.
Black Rock*●†..Lawrence	Z. M. Cypert.
Brinkley*●†..... Monroe	John C. Palmer.
▲Camden*●†..... Ouachita	SMEAD & POWELL.
▲Centerpoint*..... Howard	W. D. Lee.
▲Charleston*..... Franklin	T. A. Pettigrew.
▲Clarendon*●†..... Monroe	A. S. BAYNE.
▲Clarksville*●† .... Johnson	J. W. Coffman.
▲Clinton*.....Van Buren	S. W. Simpson.
▲Conway*●† ..... Faulkner	S. FRAUENTHAL.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Corning*•†.....Clay	J. L. Taylor.
▲Dallas*.....Polk	F. M. Reeves.
▲Danville*.....Yell	Parker & Priddy.
▲Dardanelle*.....Yell	Crownover, Jacoway & Crownover.
DeQueen†.....Sevier	See Lockesburg.
▲Desarc*.....Prairie	Roberts & Willeford.
▲Devall Bluff*•.....Prairie	McClintock & Langford.
▲DeWitt*•†.....Arkansas	Gibson & Park.
▲El Dorado*•†.....Union	Marsh & Flenniken.
▲Eureka Springs*•† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade*.....Sharp	Davidson & Meeks.
▲Fayetteville*•†.Wash'ton	WALKER & WALKER.
Fordyce*•†.....Dallas	R. C. Fuller.
▲Forest City*•†.St. Francis	NORTON & PREWETT.
▲Fort Smith*•†..Sebastian	HILL & BRIZZOLARA. Refer to the Merchants Bank.
▲Greenwood*•†..Sebastian	T. B. Pryor.
▲Hamburg*.....Ashley	George B. Pugh.
▲Hampton*.....Calhoun	C. L. Poole.
▲Hardy*•†.....Sharp	W. A. Chase.
▲Harrisburg*•† ....Poinsett	J. J. Mardis.
▲Harrison*•.....Boone	Crump & Crump.
Hazen*•†.....Prairie	H. W. Holmes.
▲Heber*.....Cleburne	W. L. Thompson.
▲Helena*•†.....Phillips	N. G. TURNER.
Hope*•†.....Hempstead	James H. McCollum.
▲Hot Springs*•†...Garland	WOOD & HENDERSON.
▲Huntsville*.....Madison	A. M. Brumfield.
Imboden*•†.....Lawrence	George G. Dent.
▲Jasper*.....Newton	M. T. Briscoe.
▲Jonesboro*•† ..Craighead	EUGENE PARRISH.
Junction*•†.....Union	E. O. Mohoney.
▲Lake City*.....Craighead	See Jonesboro.
▲Lake Village*.....Chicot	R. M. Gains.
¶▲Little Rock*•†..Pulaski	JOSEPH LOEB. Refers to German National Bank of Commerce.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg*.....Sevier	Collins & Lake.
▲Lonoke*•†.....Lonoke	Trimble & Robinson.
▲Magnolia*•†.....Columbia	Stevens & Stevens.
▲Malvern*•†...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*•†Fulton	C. E. Elmore.
▲Marianna*•†.....Lee	McCULLOCH & McCULLOCH.
▲Marion*•†.....Crittenden	R. F. Crittenden.
▲Marshall*.....Searcy	A. Y. Barr.
▲Melbourne*.....Izard	J. B. Baker.
Mena*•†.....Polk	Matheny & Olney.
▲Monticello*•†.....Drew	Wood & Matthews.
▲Morrilton*•†.....Conway	J. F. SELLERS.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*.....Stone	B. F. Williamson.
▲Mount Ida*.Montgomery	G. Witt.
▲Murfreesboro.....Pike	J. C. Pinnix.
Nashville*†.....Howard	W. C. Rodgers.
▲NewLewisville*†L'Fay'te	King & Searcy.
▲Newport*•†.....Jackson	PHILLIPS & CAMPBELL.
▲Osceola*.....Mississippi	G. W. Thomason.
▲Ozark*•†.....Franklin	W. W. & G. A. Mansfield.
▲Paragould*•†.....Greene	BLACK & SULLIVAN.
▲Paris*•†.....Logan	Anthony Hall.
▲Perryville*.....Perry	James A. Vance.
▲Piggott*•†.....Clay	Hunter & Moore.
▲Pine Bluff*•†....Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas*...Randolph	Witt & Schonover.
▲Powhatan*.....Lawrence	L. B. Poindexter.
▲Prescott*•†.....Nevada	C. C. HAMBY.
▲Princeton*.....Dallas	R. H. Dedham.
▲Richmond*..Little River	J. C. Head.
▲Rison*•†.....Cleveland	W. J. Stanfield.
Rogers*•†.....Benton	H. M. FRAZIER.
▲Russellville*•†.....Pope	R. B. WILSON.
▲Salem*.....Fulton	Charles A. Phillips.
▲Searcy*•†.....White	P. L. Stricklin.
▲Sheridan*.....Grant	W. D. Brouse.
Siloam Springs*•†..Benton	W. H. Meigs.
Springdale*•† Washington	M. Meehan.
▲Star City*.....Lincoln	H. R. Lucas.
Stuttgart*•†.....Arkansas	Edward Hall.
▲Texarkanna*•†.... Miller	See Texarkana, Texas.
▲Van Buren*•†..Crawford	JESSE TURNER.
▲Vanndale*•.....Cross	Killough & Logsden.
▲Varner*•†.....Lincoln	G. H. Joslyn.
▲Waldron*.....Scott	John W. Goolsby.
Walnut Ridge*•†.Lawr'ce	Slayton & Sloan.
▲Warren*•†.....Bradley	A. C. Jones.
▲Washington*†..Hemstead	J. D. Conway.
▲Wittsburg.....Cross	See Vanndale.
Wynne*•†.....Cross	J. T. Patterson.
▲Yellville*.....Marion	B. F. Fee.

CALIFORNIA.

Town and County.	Name.
Alameda*•†.....Alameda	E. K. TAYLOR.
Alhambra*•..Los Angeles	A. S. Halsted.
▲Alturas*.....Modoc	ERNEST C. BONNER.
Anaheim*•†.....Orange	Richard Melrose.
Antioch*•†..Contra Costa	Hartley & Abbott.
Arcata*•.....Humboldt	George W. Hopkins.
▲Auburn*•†.....Placer	W. B. LARDNER.
Azusa*•†.....Los Angeles	W. H. Davies.
▲Bakersfield*•†.....Kern	T. M. McNAMARA.
Benicia*•†.....Solano	John Lynch.
Berkeley*•†.....Alameda	W. N. WASTE.
Biggs*•†.....Butte	F. F. Carnduff.
Bodie*•.....Mono	H. M. Eddy.
▲Bridgeport*.....Mono	J. E. Goodall.
Calistoga*•†.....Napa	N. H. Frank.
Cambria*†...San Luis Ob.	B. H. Franklin.
Campbell*•† ..Santa Clara	See San Jose.
Cayucos*†....San Luis Ob.	See San Luis Obispo.
Cedarville*.....Modoc	G. F. Harris.
Chico*•†.....Butte	F. C. LUSK.
Cloverdale*•†.....Sonoma	H. H. McKoon.
Colton*•†.San Bernardino	Thomas D. Hamilton.
Colusa*•†.....Colusa	U. W. BROWN.
▲Corona*.....Riverside	E. W. Freeman.
Covina*•†....Los Angeles	See Los Angeles.
▲Crescent City*•.Del Norte	Childs & Hart.
Dixon*•†.....Solano	A. Manning.
Downey*•†...Los Angeles	W. T. Kendrick.
▲Downieville*•† .... Sierra	F. R. WEHE.
Dutch Flat*•†.....Placer	G. H. Colby.
Elsinore*•†.....Riverside	J. A. Hoag.
Escondido*•† ..San Diego	F. P. Willard.
▲Eureka*•†.....Humboldt	SEVIER BROS.
▲Fairfield*†.....Solano	Coghlan & Harvey.
Fall Brook*†...San Diego	See San Diego.
Ferndale*•†....Humboldt	S. D. O'Neal.
Folsom*•† ...Sacramento	See Sacramento.
Forest*•†.....Sierra	See Nevada City.
Forest Hill*•†.....Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•† ...Siskiyou	I. A. Reynolds.
▲Fresno*•†.....Fresno	L. L. CORY.
Fullerton*•† .....Orange	H. C. Head.
Garlock*•.....Kern	See Bakersfield.
Gilroy*•†.....Santa Clara	See San Jose.
Gonzales*•†.....Monterey	S. W. Mack.
Grass Valley*•†...Nevada	C. W. KITTS.
Gridley*•†.....Butte	George E. Gardner.
Guadalupe*•†.Santa Barb.	J. P. Saunders.
▲Hanford*•†.....Kings	W. R. McQuiddy.
Haywards*•†.....Alameda	Fred J. Russell.
Healdsburg*•†.... Sonoma	Theo. Coffman.
▲Hollister*•†...San Benito	BRIGGS & HUDNER.
Hueneme*•†.....Ventura	T. H. Merry.
▲Independence*•† ....Inyo	B. H. Yandell.
Ione*•†.....Amador	W. J. McGee.
▲Jackson*•†.....Amador	EAGAN & RUST.
▲Lakeport*•.....Lake	T. B. Bond.
Lemoore*•†.....Kings	Theo. Park.
Livermore*•†.....Alameda	G. W. Langan.
Lodi*•†.....San Joaquin	W. C. Green.
Lompoc*•.Santa Barbara	Sheridan & Fox.
Long Beach*•†.Los Ang's	A. C. Lawson.
▲Los Angeles*•†.Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	J. Citizens Bank.
" ..... "	WORKS & LEE. Attorneys for National Bank of California. General practice.
Los Gatos*•† .Santa Clara	See San Jose.
Madera*•†.....Madera	R. L. Hargrove.
Mariposa*•†.....Mariposa	J. W. Congdon.
▲Marklleeville.....Alpine	See Placerville.
▲Martinez*•†.Contra Costa	W. S. Tinning.
▲Marysville*•†.....Yuba	FORBES & DINSMORE.
Mendocino*•†.Mendocino	C. C. Smith.
▲Merced*•†.....Merced	T. C. Law.
▲Modesto*•†....Stanislaus	W. H. HATTON.
Monrovia*•†..Los Angeles	C. E. Slosson.
Monterey*•†....Monterey	S. F. Gell.
▲Napa*•†.....Napa	WEBBER & RUTHERFORD.
National City*•† San D'go	F. R. Palmer.
▲Nevada City*•†...Nevada	F. T. NILON.
North San Juan*•†Nevada	See Nevada City.
Oakdale*•†.....Stanislaus	E. G. Ryker.
▲Oakland*•†.....Alameda	METCALF & METCALF.
Oceanside*•†....San Diego	J. C. Hayes.
Ontario*•†San Bernardino	E. H. Joliffe.
Orange*•†.....Orange	See Santa Ana.
Orland*•†.....Glenn	B. F. Geis.
▲Oroville*•†.....Butte	John Guidery.
Pacific Grove*•†Monterey	S. F. Gell.
Palo Alto*•†..Santa Clara	See San Jose.
Pasadena*•†..Los Angeles	E. E. SELPH.
Paso Robles*•† San L. Ob.	G. & A. Webster.
Petaluma*•†.....Sonoma	LIPPITT & LIPPITT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Placerville*•†..El Dorado	Irwin & Irwin.
Pleasanton*•†... Alameda	T. W. Harris.
Pomona*•† ..Los Angeles	J. A. GALLUP.
Portersville*•†.....Tulare	J. F. Boller.
▲Quincy*•†.....Plumas	U. S. Webb.
Randsburg*•.....Kern	See Bakersfield.
▲Red Bluff*•†.....Tehama	JOHNSON & CHASE.
▲Redding*•†.....Shasta	EUGENE S WATSON.
Redlands*•† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*•†S'nM'teo	George C. Ross.
▲Riverside*•†....Riverside	GEORGE A. SKINNER.
¶▲Sacramento*•† ..Sacra'o	L. T. HATFIELD.
▲Salinas*•† .....Monterey	B. V. SARGENT.
▲San Andreas*•†.Calaveras	F. J. Solinsky.
▲San Bernardino*•†San B'o	OTIS & GREGG.
▲San Diego*•†...San Diego	COLLIER & COLLIER. Commercial law. Collections.
" ..... "	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*•†...San F.	DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York.
" ..... "	RIGBY & RIGBY, 130 Sansome St. Refer to First National Bank.
" ..... "	H. C. SCHAERTZER, 214 Pine St. Refers to local State and federal judiciary.
San Jacinto*•†. Riverside	Lawrence Middlecoff.
▲San Jose*•†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*•†..Alameda	John Black.
▲San Luis Obispo*•†S. L. Ob	VENABLE & GOODCHILD.
San Mateo*•† ..San Mateo	C. N. Kirkbride.
▲San Miguel*•†..S. Luis Ob	G. Webster.
▲San Pedro*•† Los Angeles	See Los Angeles.
▲San Rafael*•†.....Marin	HEPBURN WILKINS.
Santa Ana*•†.....Orange	F. P. Daniel.
Santa Barbara*•†S'nta B'a	H. G. CRANE.
▲Santa Clara*•† Santa Clara	W. A. Johnston.
Santa Cruz*•† .Santa Cruz	WILLIAM T. JETER.
Santa Maria*•†Santa Bar'a	C. U. Armstrong.
Santa Monica*•†Los Ang's	Tanner & Taft.
Santa Paula*•† ...Ventura	See Ventura.
▲Santa Rosa*•† ....Sonoma	A. B. WARE.
Sebastopol*•.....Sonoma	P. H. Atkinson.
Selma*•†.....Fresno	E. E. Shepard.
Sonoma*•† .....Sonoma	R. R. Poppe.
▲Sonora*•†.....Tuolumne	F. W. STREET.
So. Riverside†.. Riverside	See Corona.
St. Helena*•†.....Napa	P. S. King.
▲Stockton*•†..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*•†.....Solano	George A. Lamont.
▲Susanville*•† .....Lassen	Goodwin & Goodwin.
Tehachapi*•†.....Kern	J. W. Jameson.
Templeton*•†..S. Luis Ob.	See San Luis Obispo.
Tomales*•† .....Marin	Fred Woodworth.
Truckee*•† .....Nevada	C. F. McGlashan.
Tulare*•† .....Tulare	E. W. HOLLAND.
Tustin*•† ..... Orange	See Santa Ana.
▲Ukiah*•† .....Mendocino	T. L. Carothers.
Vacaville*•† ..... Solano	R. Barcar.
Vallejo*•†.....Solano	HILBORN & HALL.
Valley Ford*•† ...Sonoma	See Santa Rosa.
▲Ventura*•† ..... Ventura	Blackstock & Ewing.
▲Visalia*•† .....Tulare	MILLER & HANNAH.
Watsonville*•† Santa Cruz	Holbrook & Mayer.
▲Weaverville*•† ... Trinity	James W. Bartlett.
Wheatland*•† .....Yuba	W. J. Laird.
Whittier*•† ..Los Angeles	Wm. M. Hiatt.
Williams*•† .....Colusa	See Colusa.
▲Willow*•† ..... Glenn	B. F. Geis.
Winters*•† ..... Yolo	Philip Bruton.
▲Woodland*•† .....Yolo	FRANK E. BAKER.
▲Yreka*•† .....Siskiyou	Gillis & Tapscott.
▲Yuba City*•† .....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*•†.... Washington	W. W. McCollister.
Alamosa*•† ..... Conejos	T. B. MacDonald.
Alma*•†.....Park	See Fairplay.
Amethyst*•† ..... Mineral	James D. Pilcher.
▲Aspen*•†.....Pitkin	R. G. WITHERS.
Berthoud*•† .....Larimer	J. Y. Munson.
▲Boulder*•†..... Boulder	CHARLES M. CAMPBELL.
▲Breckenridge*•†. Summit	J. W. Swisher.
Brighton*•† ....Arapahoe	W. G. Lovelace.
▲Buena Vista*•† ... Chaffee	A. L. TAYLOR.
▲Burlington*•†..Kit Carson	P. B. Godsman.
▲Cannon City*•†..Fremont	WALDO & DAWSON.
Carbondale*•†... Garfield	J. Bardine.
▲Castlerock*•†.... Douglas	A. G. Webster.
▲Central City*•† .....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*•†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*•†El Paso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*•†.....Mineral	J. D. PILCHER.
CrestedButte*•†Gunnison	Metzler Bros.
Cripple Creek*•†..El Paso	J. MAURICE FINN.
▲Del Norte*•†..Rio Grande	Ezra T. Elliott.
▲Delta*•†..... ..... Delta	King & Robertson.
¶▲Denver*•† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	FILLIUS & DAVIS, Cooper Bldg. Corporation and mining law a specialty. Reference: The Denver National Bank.
" ..... "	JOSHUA GROZIER, Ernest & Cranmer Bldg. References—Denver: First National Bank; Chicago: Tenney, McConnell, Church & Coffen.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	PATTERSON, RICHARDSON & HAWKINS, E. & C. Bldg. References: Denver National Bank; E. H. Rollins & Sons, bankers, Boston and Denver.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R. R.
Dolores*•†... Montezuma	See Cortez.
▲Durango*•† .....La Plata	RUSSELL & RITTER.
▲Fairplay*•†.....Park	CHARLES A. WILKIN.
Florence*•†.... .Fremont	LEE CHAMPION.
▲Fort Collins*•†.. Larimer	ROBINSON & LOVE.
▲Fort Morgan*•†.. Morgan	W. A. Hill.
Garrison†.....Costilla	See Alamosa.
▲Georgetown*•† Cl'r Creek	J. J. WHITE.
Gillett*•†.....El Paso	H. G. Thurman.
▲Glenwood Sp'gs*•†Garf'ld	C. W. DARROW.
▲Golden*•†.....Jefferson	W. A. Dier.
▲Grand Junction*•†..Mesa	CHARLES F. CASWELL.
▲Greeley*•†.... .....Weld	H. N. HAYNES.
▲Gunnison*•†....Gunnison	DEXTER T. SAPP.
▲Holyoke*•†.....Phillips	J. S. Bennett.
Hooper*•† .....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*•†.....Lincoln	T. J. Edwards.
Idaho Spr'gs*•†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	R. L. Scott.
▲Julesburg*•†... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	Lee Ramsey.
▲La Junta*•†..... ..... Otero	W. R. GIBSON.
▲Lake City*•†.....Hinsdale	Brown & Nourse.
▲Lamar*•† .....Prowers	C. C. Goodale.
▲Las Animas*•†.....Bent	A. M. Lambright.
▲Leadville*•† .....Lake	WILLIAM H. NASH.
Littleton*•† ....Arapahoe	See Denver.
Longmont*•†.....Boulder	Minor & Atwood.
Loveland*•†.....Larimer	Lyman Porter.
Mancos*•†.....Montezuma	See Cortez.
▲Meeker*.....Rio Blanca	M. T. Ryan.
Monte Vista*•†Rio Grande	Jesse Stephenson.
▲Montrose*•†....Montrose	F. D. Catlin.
New Windsor*.....Weld	See Windsor.
▲Ouray*•† .....Ouray	HENRY & SEGFRID.
Pitkin*•† .....Gunnison	See Gunnison.
▲Pueblo*•†.....Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*•† .....Eagle	Charles K. Phillips.
▲Rico*•† .....Dolores	JOHN KNOWLES.
Ridgway*•† .....Ouray	J. P. Cassedy.

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Town and County.	Name.
Rocky Ford*•†.....Otero	William B. Gobin.
▲Saguache* .....Saguache	W. E. Cox.
Salida*•†.....Chaffee	A. R. MILLER.
▲San Luis*.....Costilla	See Alamosa.
▲Sheridan Lake*•†..Kiowa	J. S. Booher.
▲Silvercliff*†.....Custer	John T. McNeeley.
▲Silverton*•† ....San Juan	GEORGE H. BARNES.
▲Springfield*†.....Baca	See Trinidad.
Steamboat Spr.*....Routt	H. F. Sturdevant.
▲Sterling*•† .....Logan	SMITH A. BURKE.
▲Sulphur Springs* ..Grand	J. N. Pettingill.
▲Telluride*•†...San Miguel	S. R. Fitzgerald.
▲Trinidad*•† ..Las Animas	JOHN J. HENDRICK.
Victor*•† .....El Paso	C. E. BRADY.
▲Walsenburg*•† .Huerfano	J. R. Killian.
Westcliffe* .....Custer	J. G. Schweigert.
Windsor•†.....Weld	Henry A. Huntington.
Wray*•† .....Yuma	See Akron.
▲Yuma*•†.....Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*•†.....Tolland	M. P. Yoemans.
Ansonia*•†...New Haven	V. MUNGER.
Berlin*•† .....Hartford	See New Britain.
Bethel*•† .....Fairfield	See Danbury.
Bloomfield*•†...Hartford	See Hartford.
Branford*•†..New Haven	See New Haven.
▲Bridgeport*•†....Fairfield	HOLLISTER & KELSEY. Refer to any bank in Bridgeport.
Bristol*•† .....Hartford	NEWELL & JENNINGS.
Brookfield*•†....Fairfield	See Danbury.
Brooklyn*†.....Windham	See Danielson.
Buckland*† .....Hartford	See Hartford.
Canaan*•† .....Litchfield	A. T. & J. H. Roraback.
Canton•† .....Hartford	See Hartford.
Central Village*•†W'dh'm	See Danielson.
Chester*•†..... Middlesex	Willcox & Tyler.
Clinton*•†.....Middlesex	See Middletown.
Colchester*•†...New Lon.	See Norwich.
Collinsville*•†...Hartford	See Hartford.
Cornwall*•† ....Litchfield	See Litchfield.
Cromwell*•†...Middlesex	See Middletown.
▲Danbury*•†.....Fairfield	DEMPSEY & BOOTH.
Danielson*•†....Windham	ARTHUR G. BILL.
Deep River*•† .Middlesex	Willcox & Tyler.
Derby*•† .....New Haven	JOHN W. LARKIN.
Durham*•† .....Middlesex	See Middletown.
East Haddam*† ..Mid'sex	Julius Attwood.
East Hartford*•†Hartford	See Hartford.
East Lyme*•†NewLondon	See New London.
Elmwood*•† ....Hartford	See Hartford.
Enfield*•† .....Hartford	J. W. Thompson.
Essex*† .....Middlesex	James Phelps & Son.
Fairfield*•† .....Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*†...Hartford	See Hartford.
Gladstonbury*•†Hartford	See Hartford.
Granby*•†.....Hartford	See Hartford.
Greenwich*•†....Fairfield	R. JAY WALSH.
Groton*•†...New London	See New London.
Guilford*•† ..New Haven	See New Haven.
▲Haddam*•† ....Middlesex	See Middletown.
¶▲Hartford*•†...Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank, and R. G. Dun & Co.
" ..... "	SPERRY, McLEAN & BRAINARD, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co. The Aetna National Bank, and the United States Bank.
Hazardville* ....Hartford	See Hartford
Higganum*•† ..Middlesex	See Middletown.
Jewett Cty*•† .New Lon.	See Norwich.
Kensington*†...Hartford	See Hartford.
Lakeville*•†....Litchfield	See Salisbury.
▲Litchfield*•†....Litchfield	WOODRUFF & WOODRUFF.
Lyme*.....New London	See New London.
Manchester*•†..Hartford	See South Manchester.
Meriden*•†...New Haven	GEORGE A. FAY.
▲Middletown*•†...Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•†.....New Haven	George M. Gunn.
Moodus*† .....Middlesex	See East Haddam.
Mystic*•† ...New London	LEMUEL CLIFT.
Naugatuck*•†New Haven	JOHN M. SWEENEY.
New Britain*•†..Hartford	PHILIP J. MARKLEY.
New Canaan*•†. Fairfield	See Stamford.
NewHartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† .New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank, and R. G. Dun & Co.
" ..... "	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•†.NewLon.	ALFRED COIT.
Newington.....Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•†.....Fairfield	Charles H. Northrop.
Norfolk*•† .....Litchfield	See Winsted.
North Haven*•†New Hav.	See New Haven.
North Manchester•†Hart.	See South Manchester.
Norwalk*•†.....Fairfield	LEVI WARNER.
▲Norwich*•†..New London	FRANK T. BROWN.
Orange•† .....New Haven	See New Haven.
Parkville•†.....Hartford	See Hartford,
Plainfield*•†.....Windham	See Putnam.
Plainville*•† ....Hartford	See New Britain.
Portland*•† ... Middlesex	John M. Murdoch.
▲Putnam*•† .....Windham	SEARLS & RUSSELL.
Ridgefield*•† ....Fairfield	See Danbury.
Rockville*•†.....Tolland	B. H. BILL.
Roxbury*.....Litchfield	See New Milford.
Salem .....New London	See Norwich.
Salisbury*•† ....Litchfield	Warner & Landon.
Saybrooke*•† ..Middlesex	See Deep River.
Seymour*•† ..New Haven	Clifford J. Atwater.
Sharon*•† .....Litchfield	See Litchfield.
Shelton*†.....Fairfield	E. L. Staples.
Simsbury*•†.....Hartford	See Hartford.
Southington*•†..Hartford	Marcus H. Holcomb.
So. Manchester*•† ..Hart.	Charles R. Hathaway.
So. Norwalk*•†..Fairfield	See Norwalk.
Southport*•† ....Fairfield	John H. Perry.
South Windsor*•Hartford	See Hartford.
Stafford Spr.*•† ..Tolland	J. H. Reed.
Stamford*•† .....Fairfield	FESSENDEN, CARTER & CUMMINGS.
Stonington*•†..New Lon.	G. D. Stanton, Jr.
Stratford*•† ....Fairfield	Charles H. Peck.
Suffield*•† .....Hartford	L. N. Austin.
Thomaston*•†..Litchfield	Bradstreet & Etheridge.
Thompson*•† ..Windham	Charles E. Searles.
Thompsonville*•†...Hart.	C. H. BRISCOE.
▲Tolland*† .....Tolland	Edwin S. Agard.
Torrington*•†...Litchfield	Gideon H. Welch.
Unionville*•† ...Hartford	George E. Taft.
Vernon*•† .....Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	TERRY & BRONSON.
Watertown*•†..Litchfield	D. F. Webster.
West Cornwall*•†..Litch.	See Litchfield.
West Haven*•†..New Hav.	See New Haven.
Westport* .....Fairfield	See Bridgeport.
Wethersfield*•†.Hartford	See Hartford.
West Winsted*†..Litchf'd	Samuel A. Herman.
▲Willimantic*•†.Windham	GEORGE W. MELONY.
Winchester.....Litchfield	See Winstead.
Windham*• .....Windham	See Willimantic.
Windsor*•†.....Hartford	See Hartford.
Windsor Locks*•† ..Hart.	J. Warren Johnson.
Winsted*•†..... Litchfield	SAMUEL A. HERMAN
Woodbury*†....Litchfield	Huntington & Warner.
Woodstock*....Windham	See Putnam.
Yantic*•†.....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton .....Kent	See Dover.
Delaware City*•†NewCas.	See Wilmington.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† .....Kent	KENNEY & MAGEE.
" ..... "	ROBERT H. VAN DYKE.
▲Georgetown*•† .... Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel ..... Sussex	See Georgetown.
Lewes ..... Sussex	See Georgetown.
Middletown*•† New Castle	Martin B. Burris.
Milford*•† ..... Kent	W. F. Causey & Son.
Newark*•†.....New Castle	See Wilmington.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†...New Castle	See Wilmington.
Odessa*.....New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† .....Kent	See Dover.
▲Wilmington*•† New Castle	HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
" ..... "	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.
" ..... "	CHRISTOPHER L. WARD, Equitable Building. Commercial law and collections.

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DISTRICT OF COLUMBIA.

Town and County.	Name.
Anacostia*•† .....D. C.	See Washington.
Georgetown*•† .....D. C.	CHARLES H. CRAGIN.
¶▲Washington*•† .....D. C.	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	PERCIVAL M. BROWN, Attorney, WALTER C. CARROLL, Associate, 412 Fifth St. N. W. Reference: Second National Bank.
" ..... "	ERNEST HOLTZMAN, 623 F St. N. W. Practices before all courts, government departments, and committees of Congress. Reference: Traders National Bank.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Columbia National Bank, and National Bank of the Republic.
" ..... "	RALSTON & SIDDONS, Loan & Trust Bldg. Attorneys for the West End National Bank and Union Savings Bank.
" ..... "	W. H. SHOLES, 410 Fifth St., N. W. Commercial collections and litigation. Reference: Central National Bank.

FLORIDA.

Town and County.	Name.
▲Apalachicola*•†.Franklin	H. C. Hicks.
▲Arcadia*•†.....De Soto	CHARLES W. FORRESTER.
Avon Park* .....De Soto	H. B. Saunders, Jr.
▲Bartow*•†.....Polk	H. K. OLLIPHANT.
▲Blountstown*• ..Calhoun	See Marianna.
▲Braidentown*•† .Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*•† .....Levy	E. A. Pinnell.
▲Brooksville*•† .Hernando	G. C. Martin.
Cedar Keys*•† .....Levy	E. J. Lutterloh.
Cocoa*•† .....Brevard	See Titusville.
▲Crawfordville*† ..Wakulla	R. Don McLeod.
▲Dade City*•† .....Pasco	J. A. Hendley.
Daytona*•† .....Volusia	C. H. Spencer.
▲De Funiak Spgs*•†Walt'n	S. K. Gillis.
▲Deland*•†.....Volusia	F. C. Austin.
Eustis*•† .....Lake	B. S. Weeks.
▲Fernandina*•† .....Nassau	H. J. BAKER.
Fort Meade*•† .....Polk	T. M. Stansfield.
▲Gainesville*•†.....Alachua	W. C. JACKSON.
▲Greencove Spgs*•† ..Clay	P. C. Fisher.
Interlachen*•† ....Putnam	See Palatka.
▲Iverness*•† .....Citrus	W. J. Barnett.
▲Jacksonville*•† .... Duval	COOPER & COOPER, General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	DUNCAN U. FLETCHER. Attorney for First National Bank of Florida.
▲Jasper*•† .....Hamilton	Roberson & Small.
▲Juno ..... Dade	See Palm Beach.
▲Key West*•† .....Monroe	GEO. B. PATTERSON.
▲Kissimmee*•† ....Osceola	J. N. Taylor.
▲Lake City*•† .....Columbia	A. J. Henry.
Lakeland*•† .....Polk	Pierce & Tucker.
Leesburg*•† .....Lake	Tinnon & McNamee.
▲Live Oak*•† .....Suwannee	M. E. Broome.
▲Macclenny*• .....Baker	See Jacksonville.
▲Madison*•† .....Madison	C. B. ASHLEY.
▲Marianna*•† .....Jackson	Milton & Milton.
▲Mayo* .....Lafayette	George W. Breare.
Melbourne*•† ....Brevard	Reeves & Hogg.
Miami*•† .....Dade	K. A. Nisbet.
▲Milton*•† .....Santa Rosa	E. Amos.
▲Monticello*•† .. Jefferson	D. A. Finlayson.
▲Myers*• .....Lee	L. A. Hendry.
▲Ocala*•† ..... Marion	ALLEN & WRIGHT.
Orange City*•† .....Volusia	F. C. Austin.
▲Orlando*•† .....Orange	MASSEY & BAUMGARTEN.
▲Palatka*•† ..... Putnam	R. W. & W. M. DAVIS.
Palm Beach*•† .....Dade	Robbins, Graham & Chillingworth.
▲Pensacola*•† ...Escambia	BLOUNT & BLOUNT.
" ..... "	A. A. FISHER.
▲Perry*.....Taylor	See Madison.
Punta Gorda*•† ..De Soto	I. H. Trabue.
▲Quincy*•† ..... Gadsden	P. W. White.
Sanford*•† .....Orange	E. K. FOSTER.
▲Stanton*•.....Marion	See Ocala.
▲Starke*•† .....Bradford	J. T. Willis.
▲St. Augustine*•† St. Johns	W. W. DEWHURST.
St. Petersb'g*•†.Hillsboro	A. Macleod.
▲Sumterville*• .....Sumter	A. C. Clark.
¶▲Tallahassee*•†..... Leon	R. W. WILLIAMS.
▲Tampa*•† .....Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*•†.Hillsboro	See Tampa.
▲Tavares*•†.....Lake	Alex. St. Clair Abrams.
▲Titusville*•† .....Brevard	G. Cary-Elwes.
▲Vernon .....Washington	See Marianna.
▲Westville*•† .....Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*•† .....Wilcox	T. L. Holton.
Acworth*•† .....Cobb	J. J. Northcot
▲Albany*•† .....Dougherty	D. H. POPE & SON.
▲Alpharetta* .....Milton	J. P. Brooke.
▲Americus*•† .....Sumter	E. A. HAWKINS.
▲Appling.....Columbia	D. C. Moore.
▲Athens*•†.....Clarke	STRICKLAND & GREEN.
¶▲Atlanta*•† .....Fulton	WILLIAM D. ELLIS, 41 Broad St. Attorney for the Fourth National Bank, Atlanta Trust & Banking Co.
" ..... "	HAMMOND, SKEEN & LANGLEY, 414-5 English-American Bldg. References: Third National Bank, Atlanta National Bank.
" ..... "	N. J. & T. A. HAMMOND, Temple Court. Refer to any bank in Atlanta. Practice in all courts.
" ..... "	A. J. ORME, Equitable Bldg. Representing Lowry Banking Co., Maddox-Rucker Banking Co., Atlanta.
▲Augusta*•† ....Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	FRANK H. MILLER. Refers to National Bank of Augusta.
▲Bainbridge*•†....Decatur	Donaldson & Hawes.
Barnesville*•†.....Pike	S. N. Woodward.
▲Baxley*•† .....Appling	Thomas & Parker.
▲Blackshear*•†.....Pierce	R. G. Mitchell, Jr.
▲Blairsville.....Union	W. E. Chandler.
▲Blakely*•†.....Early	R. H. Powell & Son.
▲Blueridge*† .....Fannin	O. R. Dupree.
Boston*•† .....Thomas	See Thomasville.
▲Brunswick*•† .....Glynn	BRANTLEY & BENNET.
▲Buchanan*•† ....Haralson	J. M. McBride.
▲Buena Vista*•†....Marion	George P. Monroe.
Buford*•† .....Gwinnett	C. H. Smith, Jr.
▲Butler*•† .....Taylor	O. M. Colbert.
▲Calhoun*•† .....Gordon	W. R. Rankin.
▲Camilla*•† .....Mitchell	S. S. Bennett.
▲Canton*†.....Cherokee	George I. Teasley.
▲Carnesville*.....Franklin	W. R. Little.
▲Carrollton*•† .....Carroll	W. F. Brown.
▲Cartersville*•†....Bartow	JOHN W. AKIN.
▲Cedartown*•† .....Polk	J. A. Blance.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

THE NEW YORK PUBLIC LIBRARY ASTOR, LENOX AND TILDEN FOUNDATIONS.

Town and County.	Name.
▲Clarkesville*•†Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	W. S. Paris.
▲Clevelandᵃ ..... White	J. W. H. Underwood.
▲Clinton. ..... Jones	Richard Johnson.
▲Clyde ..... Bryan	See Savannah.
Cochran*•† ..... Pulaski	Z. V. Peacock.
▲Colquitt ..... Miller	C. C. Bush.
▲Columbus*•† .. Muscogee	McNEILL & LEVY.
▲Conyers*•† ..... Rockdale	John R. Maddox.
Cordele*•† ..... Dooly	THOMSON & WHIPPLE.
▲Covington*•† ..... Newton	J. G. Lester.
▲Crawfordsville*•†Talife'o	H. M. Holden.
Culloden*•† ..... Monroe	See Forsyth.
▲Cumming* ..... Forsyth	H. L. Patterson.
▲Cusseta*•†Chattahoochee	C. C. Minter.
▲Cuthbert*•† ..... Randolph	W. C. WORRILL.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*•† ..... Paulding	A. J. Camp.
▲Dalton*•† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville*..... Madison	D. W. Meadow.
▲Darien*•† ..... McIntosh	C. L. Livingston.
Davisboro*•† Washington	See Louisville.
▲Dawson*•† ..... Terrell	JAMES G. PARKS.
▲Dawsonville*..... Dawson	J. M. Bishop.
▲Decatur*•† ..... DeKalb	Braswell & Smith.
Demorest*•†..Habersham	Crane & McMillan.
▲Douglas* ..... Coffee	Quincey & McDonald.
▲Douglasville*•† .. Douglas	W. T. Roberts.
▲Dublin*•† ..... Laurens	P. L. Wade.
▲Eastman*•† ..... Dodge	Smith & Clements.
▲Eatonton*•† ..... Putnam	W. B. Wingfield.
▲Elberton*•† ..... Elbert	John P. Shannon.
▲Ellaville*•† ..... Schley	C. R. McCrory.
▲Ellijay*†..... Gilmer	J. P. Perry.
▲Fairburn*•† ..... Campbell	L. S. Roan.
▲Fayetteville*•†...Fayette	T. V. Lester.
Fitzgerald*•† ..... Irwin	RYMAN & KENNEDY.
Flovilla*•† ..... Butts	See Jackson.
Flowery Branch*•† .. Hall	See Gainesville.
▲Forsyth*•† ..... Monroe	R. L. Berner.
▲Fort Gaines*•† ..... Clay	W. A. Scott.
Fort Valley*•† .. Houston	H. A. MATHEWS.
▲Franklin* ..... Heard	D. B. Whittaker.
▲Gainesville*•† ..... Hall	S. C. DUNLAP.
▲Georgetown*•.. Quitman	T. L. Guerry.
▲Gibson*•† ..... Glascock	B. F. Walker.
▲Greensboro*•† ..... Greene	H. T. Lewis.
▲Greenville*•† Meriwether	H. W. Hill.
▲Griffin*•† ..... Spalding	ROBERT T. DANIEL.
▲Hamilton*•† ..... Harris	B. H. Walton.
Harmony Grove*•†Jack'n	R. L. J. Smith.
▲Hartwell*•† ..... Hart	W. L. Hodges.
▲Hawkinsville*•†.. Pulaski	W. L. & WARREN GRICE.
▲Hiawassee* ..... Towns	J. H. Davis
▲Hinesville*•† ..... Liberty	S. B. Brewton.
Hogansville*•† ..... Troup	E. C. Mobley.
▲Homer* ..... Banks	Oscar Brown.
▲Homerville*•† ..... Clinch	Dickerson & Townsend.
▲Irwinton* ..... Wilkinson	J. W. Lindsey.
▲Irwinville ..... Irwin	J. H. Buchanan.
▲Isabella*†..... Worth	J. G. Polhill.
▲Jackson*•† ..... Butts	B. P. BAILEY.
▲Jasper*†..... Pickens	J. W. Henley.
▲Jefferson*• ..... Jackson	E. C. Armistead.
▲Jessup*•† ..... Wayne	D. M. Clark.
▲Jonesboro*•† ..... Clayton	W. M. Wright.
▲Knoxville*† .... Crawford	W. J Wallace.
▲Lafayette*•.. ..... Walker	Lumpkin & Shattuck.
▲La Grange*•† ..... Troup	J. H. COTTER.
▲Lawrencev'le*•†Gwinnett	C. H. Brand.
▲Leesburg*•† ..... Lee	Long & Son.
▲Lexington*•.. Oglethorpe	W. M. Howard.
▲Lincolnton. ..... Lincoln	J. E. Strother.
▲Louisville*•† .... Jefferson	Hudson & Wright.
▲Lumpkin*•† ..... Stewart	G. R. ELLIS.
▲Macon*•† ..... Bibb	HILL, HARRIS & BIRCH. Refer to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*•† ..... Morgan	George & George.
▲Marietta*•† ..... Cobb	CLAY & BLAIR.
Marshallville*•†.. Macon	See Oglethorpe.
Maysville*•† ..... Jackson	G. W. Brown.
▲McDonough*•† .... Henry	E. J. Reagan.
▲McRae*•† ..... Telfair	E. D. Graham.
▲Milledgeville*•† . Baldwin	WHITFIELD, ALLEN & MOORE.
Millen*•† ..... Screven	W. V. Tyler.
▲Monroe*•..... Walton	Napier & Cox.
Montezuma*•† .... Macon	H. L. McKinzie & Son.
▲Monticello*•† ..... Jasper	F. Jordan, Sr.
▲Morgan*..... Calhoun	L. G. Cartledge.
▲Moultrie*•..... Colquitt	T. W. MATTOX.
▲Mt. Vernon*•†Montgom'y	J. B. Geiger.
▲Nashville*..... Berrien	Peeples & Alexander.
▲Newman*•† ..... Coweta	STALLINGS & ORR.
▲Newton* ..... Baker	A. S. Johnson.
▲Oglethorpe*•† ..... Macon	A[illegible]
Pelham*•† ..... Mitchell	See Camilla.
▲Perry*•† ..... Houston	J. H. Houser.
▲Preston*•† ..... Webster	S. R. Stevens.
▲Quitman*•† ..... Brooks	C. M. HITCH.
▲Reidsville* ..... Tattnall	W. Burkhalter.
Reynolds*•† ..... Taylor	R. S. Foy.
Richland*•†.. ..... Stewart	D. B. Harrell.
▲Ringgold*•† ..... Catoosa	J. H. Anderson.
▲Rome*•†. ..... Floyd	ALMER R. DAVIS.
▲Sandersville*•†. Wash'ton	Tyson & Chambers.
▲Savannah*•† .... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senola*•† ..... Coweta	W. H. Taylor.
Shellman*•† .... Randolph	W. C. Worrill.
Social Circle*•†...Walton	T. Spearman.
▲Sparta*•† ..... Hancock	H. R. LEWIS.
Springfield..... Effingham	J. H. Hodge.
▲Springplace*..... Murray	C. L. Henry.
▲Statenville.. ..... Echols	W. S. West.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's*..... Camden	See Brunswick.
▲Summerville*•†Chattooga	J. M. Bellah.
▲Swainsboro*•... Emanuel	R. J. Williams.
▲Sylvania*•..... Screven	E. K. Overstreet.
Sylvester*†..... Worth	J. G. Polhill.
▲Talbotton*†..... Talbot	J. M. Mathews.
Tallapoosa*•†... Haralson	Head & Head.
Tennille*•†.. Washington	John C. Harmon.
▲Thomaston*•†..... Upson	J. A. Cotten.
▲Thomasville*•†...Thomas	THEODORE TITUS.
▲Thomson*•†..... McDuffie	John T. West.
Tifton*•†..... Berrier	John Murrow.
Toccoa*•† ..... Habersham	Jones & Bowden.
▲Traders Hill..... Charlton	See Waycross.
▲Trenton*•† ..... Dade	W. M. & J. P. Jacoway.
Unadilla*•†..... Dooly	J. L. Jones.
▲Valdosta*•†. ..... Lowndes	A. T. WOODWARD.
▲Vienna*•† ..... Dooly	J. H. Woodward & Son.
▲Warrenton*•† ..... Warren	James Whitehead.
▲Washington*•†..... Wilkes	W M. & M. P. REESE.
▲Watkinsville*•†...Oconee	B. E. Thrasher.
▲Waycross*•† ..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*•† .... Burke	W. R. Callaway.
West Point*•†..... Troup	R. A. S. Freeman.
Winder*•†..... Jackson	W. H. Quarterman.
▲Wrightsville*•†..Johnson	V. B. Robinson.
▲Zebulon*•†..... Pike	J. S. Pope.

IDAHO.

Town and County.	Name.
▲Albion* ..... Cassia	K. I. Perky.
▲Blackfoot*•† .... Bingham	F. S. Dietrich.
¶▲Boise*•†..... Ada	J. H. RICHARDS.
▲Caldwell*•† ..... Canyon	H. A. Griffiths.
▲Challis* ..... Custer	Milton A. Brown.
Coeur d'Alene*•† .Koot'al	E. McBee.
Genesee*•†..... Latah	See Moscow.
Grangeville*..... Idaho	W. N. Scales.
▲Hailey*•†..... Alturas	TEXAS ANGEL.
▲Idaho City*..... Boise	Carl Paine.
Idaho Falls*•† .. Bingham	W. T. Smith.
Juliaetta*•†..... Latah	See Moscow.
Kendrick*•† ..... Latah	Coults & Steele.
▲Lewiston*• ...Nez Perces	JAMES E. BABB.
▲Malad City*..... Oneida	GEO. E. GRAY.
Montpelier*•†. Bear Lake	J. C. Rich.
▲Moscow*•†..... Latah	S. S. Bassett.
▲Mt. Idaho*..... Idaho	W. N. Scales.
▲Murray* ..... Shoshone	C. W. Beale.
▲Paris*†..... Bear Lake	James H. Hart.
Payette*†..... Ada	Burgan & Rogers.
▲Pocatello*•†. ...Bannock	BRYAN & TERRELL.
▲Rathdrum*•†...Kootenan	C. L. Hietman.
▲Salmon*..... Lemhi	F. J. Cowen.
▲Shoshone*•†..... Lincoln	J. S. Waters.
▲Silver City*..... Owyhee	J. G. Watts.
▲St. Anthony*.. Fremont	J. E. COCHRAN.
Wallace*•†..... Shoshone	C. W. Beale.
Wardner*•†..... Shoshone	W. N. Morphy.
▲Weiser*•†.... Washington	Frank Harris.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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ILLINOIS.

Town and County.	Name.
Abingdon*•†.....Knox	See Galesburg.
Adair*•†..... McDonough	See Macomb.
Albany*•†.....Whiteside	D. S. Efner.
▲Albion*•†.....Edwards	J. M. Campbell.
▲Aledo*•† .....Mercer	BASSETT, MAIN & BASSETT.
Alexis*•†.....Warren	Thomas R. Squires.
Allerton*•†.... Vermilion	See Danville.
Alpha*•†.....Henry	J. A Widney.
Altamont*•† .. Effingham	F. M. Schilling.
Alton*•†..... Madison	H. S. BAKER.
Altona*•†.... .....Knox	L. K. Byers.
Amboy*•†.....Lee	W. E. Ives & Son.
Anchor*•†.....McLean	D. B. Stewart.
Anna*•† .....Union	DODD & PICKRELL.
Annawan*•†.....Henry	W. H. Holzinger.
Antioch*•.....Lake	J. W. McDonald.
Apple River*•†Jo Daviess	J. S. Lamont.
Arcola*•†.... .....Douglas	Barricklow & Cofer.
Arenzville*•†.... .....Cass	G. Engelbach.
Argenta*•†.....Macon	See Decatur.
Armington*•†...Tazewell	See Bloomington.
Armstrong*•† .Vermilion	John Smith, Jr.
Arrowsmith*•†...McLean	H. J. Thompson.
Arthur*•†..... Moultrie	M. Watson.
Ashkum*•† .....Iroquois	See Watseka.
Ashland*•† .....Cass	I. H. Stanley.
Ashley*•†....Washington	See Nashville.
Ashton*•†..... Lee	V. H. Myers.
Assumption*•†..Christian	See Taylorville.
Astoria*•† ....Fulton	S. P. CUMMINGS.
Athens*•†.....Menard	See Petersburg.
Atkinson*•†.....Henry	See Cambridge.
Atlanta*•†.....Logan	F. L. Capps.
Atwood*•†.....Piatt	See Monticello.
Auburn*•†.....Sangamon	R. H. McAuity.
Augusta*•†..... Hancock	W. H. Mead.
Aurora*•† .....Kane	JOHN M. RAYMOND.
Austin*•†.....Cook	P. V. Castle.
Ava*•† .....Jackson	S. W. Treesch.
Avon*•† .....Fulton	M. Head.
Barrington*•†.....Cook	See Waukegan.
Barry*•†.....Pike	J. K. Crawford.
Batavia*•† ..... Kane	J. O. McCLELLAN.
Beardstown*•†.....Cass	R. R. HEWITT.
Beecher*•† .....Will	See Grant Park.
Belleville*•†.....St. Clair	M. W. WEIR.
▲Bellflower*•† .... McLean	See Farmer City.
Belvidere*•† .....Boone	ROBERT W. WRIGHT.
▲Bement*•†.....Piatt	W. G. Cloyd.
Benson*•†.....Woodford	D. Davis.
Benton*•†.....Franklin	Flannigan & Payne.
▲Bethany*•† .....Moultrie	See Sullivan.
Biggsville*•† ..Henderson	See Opuawka.
Blandinsville*•†.McDon'h	N. S. Campbell.
▲Bloomington*•†..McLean	E. E. DONNELLY. Represents twenty-seven commercial agencies. Refer to State National Bank.
Blue Island*•†.....Cook	BORMAN & McGRATH.
Blue Mound*•†.....Macon	See Decatur.
Bluffs*•†.....Scott	Franklin C. Funk.
Bonegap*•†.....Edwards	See Albion.
Bowen*•†.....Hancock	E. C. PETER.
Braceville*•† .....Grundy	E. D. SCOTT.
Bradford*•†.....Stark	See Toulon.
Braidwood*•† .....Will	WILLIAM MOONEY.
Breese*•† .....Clinton	See Carlyle.
Brighton*•† ....Macaupin	D. D. Goodell.
Brimfield*•† ..... Peoria	See Peoria.
Broadlands*•† Champaign	See Tuscola.
Brocton*•†.....Edgar	J. U. Beck.
Buckley*•† ..... Iroquois	W. L. R. Johnson.
Buda*•† .....Bureau	Jesse Emerson.
Buffalo*•† ..... Sangamon	See Springfield.
Bunker Hill*•†.Macoupin	David E. Keefe.
Bushnell*•†..McDonough	T. J. SPARKS.
Byron*•†.....Ogle	J. C. Woodburn.
Cabery*•†.....Ford	See Kankakee.
Cairo*•† .....Alexander	GREEN & GILBERT.
▲Cambridge*•† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*•†.Jackson	See Murphysboro.
Camp Point*•† ....Adams	Orrin Dilley.
Canton*•† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*•† .....Boone	H. B. Stevenson.
Carbondale*•†....Jackson	ANDREW S. CALDWELL.
▲Carlinville*•†...Macaupin	RINAKER & RINAKER.
▲Carlyle*•†.....Clinton	James McHale.
▲Carmi*•† ..... White	PARRISH & PARRISH.
Carrier's Mills*•†...Saline	See Harrisburg.
▲Carrollton*•†.....Greene	THOMAS HENSHAW.
Carterville*•† Williamson	George A. Henshaw.
▲Carthage*•† ..... Hancock	D. MACK & SON.
Casey*•†.....Clark	W. S. LOWRY.
Cedarville*†.. Stephenson	See Freeport.
Centralia*•† .....Marion	S. L. DWIGHT.
Cerro Gordo*•†.....Piatt	See Monticello.
Chadwick*•† .....Carroll	H. R. PARSONS.
Champaign*•† Champaign	A. H. BRYAN.
Chandlerville*•†..... Cass	See Beardstown.
Chapin*•† ..... Morgan	See Jacksonville.
▲Charleston*•† .....Coles	A. C. ANDERSON.
Chatham*•† .... Sangamon	See Springfield.
Chatsworth*•† Livingston	See Pontiac.
Chebanse*•† .....Iroquois	See Kankakee.
Chenoa*•† .....McLean	W. L. Miller.
▲Chester*•† .....Randolph	J. B. SIMPSON.
▲Chicago*•† ..... Cook	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett, Chicago; Northern Trust Co.
" ..... "	ROBERT R. BALDWIN, Portland Block. Reference: The John V. Farwell Company.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
" ..... "	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co.
" ..... "	McCLELLAN, SPENCER & BAKER, Bedford Bldg. Refer to First National Bank. Insurance and corporate law.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan and Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	CONRAD H. POPPENHUSEN, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refers to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
Chicago Heights*•† .Cook	See Chicago.
Chillicothe*•†.....Peoria	H. C. Pettett.
Chrisman*•†.....Edgar	R. S. Cusick.
Cisco*•†..... ....Piatt	See Monticello.
Cissna Park*•† ..Iroquois	Isaac Miller Hamilton.
Clay City.....Clay	F. M. Chaffin.
Clayton*•†.....Adams	See Quincy.
Clifton*•†.....Iroquois	See Hoopeston.
▲Clinton*•†.....DeWitt	JOHN FULLER.
Coal City*•†..... Grundy	E. D. Scott.
Cobden*•† ..... Union	See Jonesboro.
Colchester*•†McDonough	Thomas Richards.
Coleta*.....Whiteside	See Morrison.
Colfax*•†.....McLean	James P. Grove.
Collinsville*•† ...Madison	BURROUGHS BROS.
Collison*•†.....Vermilion	See Danville.
Cooksville*•†.....McLean	See Arrowsmith.
Coulterville*•†. Randolph	A. Russell.
Cowden*•†.....Shelby	C. R. Torrence.
Creal Sp'gs*•† Williamson	George B. White.
Creston*•†. .....Ogle	B. Knapp.
Cropsey*•† ..... McLean	See Peoria.
Crossville*•†. .....White	See Carmi.
Cuba*•†.....Fulton	See Canton.
Cullom*•† .....Livingston	L. E. Swope.
Dallas City*•†...Hancock	J. H. Ranck.
Dalton City*•†...Moultrie	J. N. Loving.
Danforth*•†.....Iroquois	T. F. Donovan.
Danvers*•†.....McLean	J. E. Jennings.
▲Danville▲*• ....Vermilion	TILTON & CUNDIFF.
Davis*•†.....Stephenson	See Freeport.
▲Decatur*•†.....Macon	JAMES M. LEE. Refers to Milliken National Bank.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Deer Creek*•† ...Tazewell	L. A. Buchner.
DeKalb*•† ....DeKalb	POND & KENNEDY.
DeLand*•† .....Piatt	See Monticello.
Delavan*•† .....Tazewell	J. O. Jones.
Des Plaines*•† .....Cook	See Chicago.
Divornon*•† .. Sangamon	See Springfield.
▲Dixon*•† .....Lee	R. S. FARRAND.
Dongola*•† ..... Union	See Jonesboro.
Downer's Grove*•† .DuP.	M. Slusser.
DuQuoin*•† .....Perry	R. W. S. WHEATLEY.
Durand*•† .... Winnebago	Frank Friedl.
Dwight*•† .....Livingston	ROMBERGER & SMITH.
Earlville*•† .....La Salle	W. H. Norton.
East Dubuque*•†.Jo Dav.	See Galena.
East Lynn*•† ..Vermilion	O. O. Ross.
Easton*•† .....Mason	A. T. Depue.
East St. Louis*•† .St.Clair	WISE & McNULTY.
Edelstein*•† .....Peoria	See Peoria.
Edinburg*•† .....Christian	C. A. Prater.
▲Edwardsville*•† .Madison	B. G. WAGGONER.
▲Effingham*•† ..Effingham	WOOD BROS.
Elburn*•† .....Kane	W. R. S. Hunter.
Eldorado*•† .....Saline	W. S. Summers.
Elgin*•† .....Kane	HOPSON & HOLLEMBEAK.
Elizabeth*•†....Jo Daviess	J. C. McKenzie.
▲Elizabethtown*•..Hardin	John C. Oxford.
Elkhart*•† .....Logan	See Lincoln.
Elliott*•† .....Ford	See Paxton.
Ellisville*†.....Fulton	See Canton.
Ellsworth*•† .....McLean	See Bloomington.
Elmhurst*•† .....DuPage	George Sawin.
Elmwood*•† .....Peoria	Putnam & Sturtevant.
El Paso*•† .....Woodford	J. A. KERR.
Emden*•† .....Logan	See Lincoln.
Enfield*•† .....White	Jonn N. Wilson.
Englewood*† ..... Cook	See Chicago.
Equality*•† .....Gallatin	See Shawneetown.
Erie*•† ..... Whiteside	William H. Allen.
Essex*•† .....Kankakee	See Kankakee.
Eureka*•† .....Woodford	J. ALBERT BRIGGS.
Evanston*•† ..... Cook	J. F. BOYER.
Evansville*•† .. Randolph	William M. Schuwerk.
Fairbury*•†...Livingston	C. F. H. CARRITHERS.
▲Fairfield*•† ..... Wayne	CREIGHTON & THOMAS.
Fairland*•† .....Douglass	See Tuscola.
Fairmount*•† ..Vermilion	See Danville.
Fairview*•† .....Fulton	See Lewiston.
Farina*•† .....Fayette	A. T. Brasel.
Farmer City*•†... DeWitt	HERRICK & HERRICK.
Farmersville*•† ..Montg'y	See Springfield.
Farmington*•† ....Fulton	See Canton.
Fillmore*•† .Montgomery	See Hillsboro.
Findlay*•† .....Shelby	See Shelbyville.
Fisher*•† .....Champaign	H. L. Kelly.
Fithian*•† .....Vermilion	See Danville.
Flanagan*•† .. Livingston	C. C. Studley.
Flora*•† .....Clay	Hagle & Shriner.
Foosland*•† .. Champaign	George A. De Long.
Forrest*•† .....Livingston	See Pontiac.
Forreston*•† .....Ogle	Frank Wertz.
Frankfort Station*•..Will	D. S. Stephen.
Franklin*•† .....Morgan	See Jacksonville.
Franklin Grove*•†....Lee	See Dixon.
▲Freeport*•†...Stephenson	W. N. CRONKRITE.
Fulton*•† .....Whiteside	C. C. McMahon.
Galatia*•† ..... Saline	A. E. Somers.
▲Galena*•† ..... Jo Daviess	J. C. O'NEILL.
▲Galesburg*•† .....Knox	CARNEY, SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
" ..... "	JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city.
Galva*•† .....Henry	N. F. ANDERSON.
Gardner*•† .....Grundy	See Morris.
Genesco*•† ..... Henry	DUNHAM & FOSTER.
▲Geneva*•† .....Kane	W. R. S. HUNTER.
Genoa*•† .....De Kalb	A. S. Hollembeak.
Georgetown*•† Vermilion	See Danville.
Gibson City*•† ..... Ford	S. P. RADY.
Gifford*•† .....Champaign	See Urbana.
Gillespie*•† .....Macoupin	J. M. Hampton.
Gilman*•† ..... Iroquois	Spencer S. Cone.
Girard*•† ..... Macoupin	Knotts & Terry.
▲Golconda*•† ..... Pope	MOORE & BEAMES.
Golden*•† ..... Adams	See Quincy.
GoodHope*•†McDonough	Agnew & Vose.
Grafton*•† ..... Jersey	See Jerseyville.
Grand Ridge*•†...La Salle	See Ottawa.
Grant Park*•...Kankakee	R. Richardson.
Grayville*•† .....White	T. G. Parker.
Greenfield*•† .....Greene	See Carrollton.
Greenup*•†.. Cumberland	W. H. McDonald.
Greenview*•† .....Menard	R. L. Walker.
▲Greenville*•† .....Bond	NORTHCOTT, FRITY & HOILES.
Gridley*•† .....McLean	C. M. Coyle.
Griggsville*•† .....Pike	See Pittsfield.
Grove City*.....Christian	See Pana.

Town and County.	Name.
Hamilton*•† .... Hancock	J. L. Miller.
Hammond*•† .....Piatt	See Monticello.
Hamphire*•† .....Kane	See Elgin.
Hanover*.....Jo Daviess	See Galena.
▲Hardin*.....Calhoun	T. J. Selby.
▲Harrisburg*•† .....Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*•† .....McHenry	J. B. Lyon.
Harvel*•† ...Montgomery	See Springfield.
Harvey*•† .....Cook	I. J MOUSER.
▲Havana*•† .....Mason	WALLACE & LACEY.
Hebron*•† .....McHenry	See Harvard.
▲Hennepin*.....Putnam	W. H. CASSON.
Henry*•† .....Marshall	Fred S. Potter.
Herrick*•† .....Shelby	See Ramsey.
Herscher*•† ....Kankakee	See Kankakee.
Heyworth*•† .....McLean	See Bloomington.
Highland*•† .....Madison	Timothy Gruaz.
▲Hillsboro*•†.Montgomery	FRED A. RANDLE.
Hinckley*•† .....DeKalb	See Aurora.
Holcomb*•† .....Ogle	C. E. Oakes.
Homer*•† .....Champaign	See Champaign.
Hoopeston*•†..Vermilion	CHARLES L. CHAMBERLAIN.
Hopedale*•† .....Tazewell	See Pekin.
Hume*•† .....Edgar	T. J. Copfman.
Huntley*•† .....McHenry	See Woodstock.
Hutsonville*•† .Crawford	See Robinson.
Hyde Park† ..... Cook	See Chicago.
Illiopolis*•† ....Sangamon	S. P. Williams.
Ipava*•† ..... Fulton	W. A. Babcock.
Iuka*•† .....Marion	See Salem.
Ivesdale*•† ....Champaign	See Monticello.
▲Jacksonville*•† ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*•† .....Jersey	O. B. Hamilton.
▲Joliet*•† .....Will	HILL, HAVEN & HILL. Refer to First National Bank.
▲Jonesboro*•† .....Union	Karraker & Lingle.
Joy*•† .....Mercer	See Aledo.
Kane*•† .....Greene	See Carrollton.
▲Kankakee*•†...Kankakee	H. K. WHEELER.
Kansas*•† .....Edgar	E. G. Rose.
Keithsburg*•† ....Mercer	L. D. Kirkpatrick.
Kenney*•† .....DeWitt	Scroggin & Co.
Kewanee*•† .....Henry	BLISH & LAWSON.
Kings*•† .....Ogle	See Oregon.
Kingston*•† .....DeKalb	See DeKalb.
Kinmundy*•† .....Marion	John F. Donovan.
Kirkland*•† .....DeKalb	See Aurora.
Kirkwood*•† ..... Warren	See Monmouth.
Knoxville*•† ..... Knox	E. A. Corbin.
▲Lacon*•† .....Marshall	B. W. WRIGHT.
Ladd*•† .....Bureau	J. W. BLEE.
Lafayette*•† .....Stark	See Toulon.
La Grange*•† .....Cook	F. L. Grant.
La Harpe*•† .....Hancock	L. S. McCrory.
La Moille*•† .....Bureau	H. A. Stanard.
Lanark*•† .....Carroll	C. W. Middlekauff.
La Rose*•† .....Marshall	C. H. Justis.
La Salle*•† .....La Salle	HASKINS & PENNICK.
Latham*•† .....Logan	F. A. Gannaway.
▲Lawrenceville*•† Lawr'ce	GEORGE W. LACKEY.
Leaf River*•† .....Ogle	George E. Johnson.
Leland*•† .....La Salle	L. B. Olmstead.
Lemont*•† .....Cook	See Lockport.
Lena*•† .....Stephenson	Andrew Hinds.
Le Roy*•† .....McLean	E. D. RIDDLE.
▲Lewistown*•† .....Fulton	HARRY E. WAGGONER.
Lexington*•† .....McLean	S. L. Smith.
Libertyville*•† .....Lake	Clarence N. Durand.
▲Lincoln*•† .....Logan	S. L. WALLACE.
Litchfield*•†Montgomery	McWilliams & Sons.
Little York*•† .....Warren	See Monmouth.
Laomi*•† .....Sangamon	Joseph Jones.
Lockport*•† .....Will	C. B. CHEADLE.
Loda*•† .....Iroquois	Nathan P. Goodell.
London Mills*•†...Fulton	M. T. Robinson.
Lostant*•† .....La Salle	See La Salle.
▲Louisville*•† .....Clay	Barnes & Rose.
Lovington*•† .....Moultrie	O. T. Atchison.
Mackinaw*•† .....Tazewell	N. Campbell.
▲Macomb*•† ..McDonough	NEECE & SON.
Macon*•† .....Macon	See Decatur.
Mahomet*•† ..Champaign	See Champaign.
Malta*•† .....DeKalb	D. F. Pease.
Manchester*•† .....Scott	Knight & Million.
Manhattan*•† ..... Will	F. M. Fahey.
Manito*•† .....Mason	See Pekin.
Mansfield*•† .....Piatt	C. F. Mansfield.
Manteno*•† ....Kankakee	Winfield S. Campbell
Maple Park*•† .....Kane	See Geneva.
Maquon*•† ..... Knox	See Galesburg.
Marengo*•† .....McHenry	A. B. Coon.
▲Marion*•† .... Williamson	George W. Young.
Marissa*•† .....St. Clair	R. S. Hamilton.
Maroa*•† .....Macon	B. F. Shipley.
Marseilles*•† .....La Salle	See Ottawa.
▲Marshall*•† .....Clark	FRED J. BARTLETT.
Martinsville*•† .....Clark	H. Gasaway.
Marysville. ....Vermilion	See Danville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mascoutah*●†....St. Clair	George F. Wombacher.
Mason City*●† .....Mason	G. W. ELLSBERRY.
Mattoon*●†.....Coles	ANDREWS & VAUSE.
Mazon*●† .....Grundy	M. S. Denney.
McHenry*●† ....McHenry	H. C. Mead.
McLean*●†. .....McLean	See Atlanta.
▲McLeansboro*●† Hamilt'n	W. B. FLANNIGAN.
Mechanicsburg*...Sang'n	See Springfield.
Media*●† .....Henderson	See Oquawka.
Medora*●†.....Macoupin	J. W. Kitzmiller.
Melvin*●†.....Ford	J. M. Thompson.
Mendon*●†.....Adams	See Quincy.
Mendota*●†.....La Salle	JOHN F. MADDEN.
Meredosia*●†. .....Morgan	See Jacksonville.
▲Metamora*●† ..Woodford	A. R. Rich.
▲Metropolis City*●† Massac	COURTNEY & HELM.
Milford*●†.....Iroquois	Kay & Kay.
Milledgeville*●† .. Carroll	See Mount Carroll.
Millington*●† .....Kendall	See Aurora.
Milton*.....Pike	N. A. Thornton.
Minier*●† .....Tazewell	See Pekin.
Minonk*●† .....Woodford	THOMAS KENNEDY.
Minooka*●† ..... Grundy	John N. Edmonds.
Modesto*●†.....Macoupin	J. M. Allyn.
Moline*●† ....Rock Island	McENIRY & McENIRY.
Momence*●† ...Kankakee	E. P. HARNEY.
Monica*●† ..... Peoria	See Peoria.
▲Monmouth*●† .....Warren	GRIER & STEWART.
▲Monticello*●† .....Piatt	C. A. Tatman.
▲Morris*●† .....Grundy	E. SANFORD.
▲Morrison*●†. ....Whiteside	L. T. Stocking.
Morrisonville*●† Christi'n	Fred A. Wagoner.
Morton*●† .....Tazewell	See Pekin.
▲Mound City*●† ....Pulaski	L. M. Bradley.
▲Mt. Carmel*●† ....Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*●† .....Carroll	GEORGE L. HOFFMAN.
Mt. Morris*●† .....Ogle	H. G. Kauffman.
Mt. Olive*●†. ....Macoupin	Thomas Williamson.
Mt. Pulaski*●†.....Logan	A. G. Jones.
▲Mt. Sterling*●†.....Brown	Walter I. Manny.
▲Mt. Vernon*●† ..Jefferson	ALBERT WATSON.
Moweaqua*†.....Shelby	B. F. Pontius.
▲Murphysboro*●† .Jackson	HILL & MARTIN.
Naperville*●† ....Du Page	H. H. GOODRICH.
▲Nashville*●† .Washington	H. H. Hosmer.
Nat. Stock Yards*†.St. C.	See East St. Louis.
Nauvoo*●.....Hancock	G. A. RITTER.
Nebo*●† .....Pike	I. L. Lemmon.
Neoga*●† ....Cumberland	See Toledo.
Neponset*●†.....Bureau	See Princeton.
Newark*.....Kendall	N. P. Barnard, Jr.
New Berlin* ...Sangamon	W. M. Warren.
New Boston*●†.....Mercer	M. Chamberlain.
New Holland*●†.....Logan	See Lincoln.
Newman*●† .....Douglas	W. W. Pepper.
▲Newton*●† .....Jasper	FITHIAN & DAVIDSON.
New Windsor*●†..Mercer	W. H. Gladman.
Niantic*●† ..... Macon	See Decatur.
Nokomis*●†.Montgomery	D. H. Zepp.
Normal*●†. ..... McLean	R. L. Fleming.
Norris City*●†.....White	W. N. Green.
No. Henderson*●†.Mercer	B. G. Widney.
Nunda*●†.....McHenry	L. D. Lowell, Jr.
Oakland*●† .....Coles	J. F. Green.
Oak Park*●†.....Cook	H. R. PEBBLES.
Odell*●† .....Livingston	M. E. Wright.
Ogden*●†.....Champaign	Wm. Brennan.
Ohio*●† ..... Bureau	H. S. Pomeroy.
Okawville*●† Washington	F. P. Tcharner.
▲Olney*●†.....Richland	H. G. MORRIS.
Onarga*●†.....Iroquois	I. Amerman, J. P
Oneida*●† .....Knox	See Galesburg.
▲Oquawka*●†...Henderson	R. Cooper.
Orangeville*●†Stephenson	See Freeport.
▲Oregon*●† .....Ogle	FRANCIS BACON.
Orion*●† .....Henry	M. L. Love.
▲Ottawa*●† .....La Salle	D. B. SNOW.
Palatine*●† .....Cook	C. S. Cutting.
Palmyra*●† .....Macoupin	J. B. Searcy.
Pana*●† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*●†.....Edgar	R. L. & G. M. McKINLAY.
Pawnee*●.....Sangamon	J. R. Kincaid.
Paw Paw*●† .....Lee	C. F. Preston.
▲Paxton*●† .....Ford	KERR & LINDLEY.
Pearl City*●† .Stephenson	H. M. Dodds.
Pecatonica*●† Winnebago	C. C. Stevens.
▲Pekin*●† ..... Tazewell	PRETTYMAN & VELDE.
Penfield*●† ... Champaign	See Champaign.
▲Peoria*●†.....Peoria	COVEY & COVEY. Refer to Commercial National Bank and Home Savings & State Bank.
Peotone*●† .....Will	M. Collins.
Perry*.....Pike	G. W. Hinman.
Peru*●† .....La Salle	F. T. BEERS.
▲Petersburg*●† ....Menard	T. W. McNEELY.
Philo*●†.....Champaign	See Champaign.
▲Pinckneyville*●† ... Perry	W. T. Vaughn.
Piper City*●† .....Ford	John R. Lewis.
▲Pittsfield*●†.....Pike	A. C. BENTLEY.
Plainfield*●† ..... Will	G. D. Foster.
Plano*●†..... Kendall	E. W. Faxon.
Pleasant Plains*●†.Sang'n	See Springfield.
Plymouth*●†...Hancock	George E. Terry.
Polo*●† ..... Ogle	Fred Zick.
▲Pontiac*●† ....Livingston	H. H. McDOWELL.
Poplar Grove*●†... Boone	H. D. Blodgett.
Port Byron*● Rock Island	J. W. Simonson.
Potomac*●† .....Vermilion	See Danville.
Prairie City*●†.McDon'gh	E. A. Boynton.
▲Princeton*●†...Bureau	OWEN J. LOVEJOY.
Princeville*●†.....Peoria	See Peoria.
Prophetstown*●† Whites'e	William Matthis.
Pullman*† .....Cook	See Chicago.
▲Quincy*●†.....Adams	EMMONS & EMMONS. Attorneys for Ricker National Bank, Quincy.
" ..... "	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*●†.....Fayette	E. B. Spurgeon.
Rankin*●†.....Vermilion	J. F. Campbell.
Rantoul*●†.....Champaign	L. A. Smyers.
Raritan*.....Henderson	See Stronghurst.
Ravenswood*●† .....Cook	See Chicago.
Raymond*●† Montgomery	W. E. Witt.
Red Bud*●†.....Randolph	Alfred D. Riess.
Reynolds*●†..Rock Island	See Rock Island.
Richmond*●†...McHenry	See Woodstock.
Richview*●†. Washington	Geo. T. Hoke.
Ridge Farm*●† Vermilion	H. C. Elliott.
Ridgway*●† .....Gallatin	Phillips & Wiedman.
Roanoke*●† .....Woodford	P. W. Morris.
Roberts*●† .....Ford	See Paxton.
▲Robinson*●†....Crawford	Bradberry & McHatton.
Rochelle*●† .....Ogle	Francis E. Dresser.
▲Rockford*●†..Winnebago	MARSHALL & TAGGERT.
▲Rock Island*●† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*●†.....Cook	See Chicago.
Roodhouse*●†.....Greene	D. J. Sullivan.
Roseland† .....Cook	See Chicago.
Roseville*●†..... Warren	Leroy S. Scott.
Rossville*●†....Vermilion	W. B. Redden.
▲Rushville*●†.....Schuyler	PHILIP E. MANN.
Rutland*●† .....La Salle	See Ottawa.
Sadorus*●†....Champaign	See Urbana.
▲Salem*●† .....Marion	CHARLES E. JENNINGS.
Sandoval*●† ..... Marion	Charles F. Patterson.
Sandwich*●† .....De Kalb	John W. Blee.
San Jose*●† .....Mason	See Lincoln.
Saunemin*●†..Livingston	W. P. Carrithers.
Savanna*●† .....Carroll	F. J. CAMPBELL.
Saybrook*●†. .....McLean	George M. Nelson.
Scales Mound*●† .....Mercer	See Aledo.
Seneca*●†.....La Salle	C. H. R. Thomas.
Shabbona.....DeKalb	See Sycamore.
Shannon*●†.....Carroll	J. Martin.
▲Shawneetown*●†.Gallatin	Carl Roedel.
Sheffield*●†.....Bureau	See Buda.
▲Shelbyville*●†.....Shelby	WALTER C. HEADEN.
Sheldon*●†.....Iroquois	See Watseka.
Sheridan*●†.....LaSalle	See La Salle.
Sherrard† .....Mercer	See Aledo.
Shipman*●†.....Macoupin	See Carlinville
Sidell*●†.....Vermilion	See Danville.
Sidney*●† .....Champaign	W. A. Vaden.
Sigel*●† .....Shelby	E. Kunkler.
Smithfield*●† .....Fulton	See Lewistown.
Smithshire●† .....Warren	See Monmouth.
Somonauk*●† .... DeKalb	W. A. Dennis.
Sorento*●†..... .....Bond	John Driskill.
South Chicago●†....Cook	See Chicago.
South Evanston●†...Cook	See Chicago.
Sparta*●† .....Randolph	R. J. Goddard.
¶▲Springfield*..Sangamon	CHAPIN & WOODRUFF. Refer by permission to Illinois National Bank.
Spring Valley*●†..Bureau	Wm. Hawthorne.
Stanford*●† .....McLean	G. E. Hiner.
Staunton*●† ....Macoupin	R. E. DORSEY.
St. Anne*●† ....Kankakee	W. G. Brooks.
St. Charles*●† .....Kane	T. E. Ryan.
St. Elmo*●†.....Fayette	J. H. Atterbury.
St. Joseph*●†. Champaign	See Champaign.
Sterling*●† .... Whiteside	J. & J. DINSMOOR.
Stewardson*●†.....Shelby	E. Boggs.
Stillman Valley*●†...Ogle	See Oregon.
Stockton*●†...Jo Daviess	W. S. Eaton.
Stone Fort*●†.....Saline	J. M. Walden.
Stonington*●† ..Christian	See Taylorville.
Streator*●†.....La Salle	H. N. RYON & SON.
Stronghurst*●†Henderson	R. F. Robinson.
▲Sullivan*●† .....Moultrie	J. R. & W. EDEN.
Sumner*●†.....Lawrence	S. C. Lewis.
▲Sycamore*●†.....DeKalb	H. T. SMITH.
Table Grove*●†....Fulton	See Lewistown.
Lalliula*●† ..... Menard	J. J. Baker.
Tamaroa*●†.....Perry	See DuQuoin.
Tampica*●† .... Whiteside	White & Sheldon.
▲Taylorville*●†...Christian	J. C. McBRIDE.
Thawville*●†.....Iroquois	See Gilman.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Tinley Park*•† ..... Cook	See Chicago.
Tiskilwa*•† ..... Bureau	John H. Welsh.
▲Toledo*•† .... Cumberland	CHARLES M. CONNOR.
Tolono*•† ..... Champaign	W. A. Perkins.
Toluca*•† ..... Marshall	W. Hawthorne.
Tonica*•† ..... La Salle	Henry Gunn.
▲Toulon*•† ..... Stark	B. F. Thompson.
Tremont*•† ..... Tazewell	See Pekin.
Trenton*•† ..... Clinton	W. S. Londen.
Troy*•† ..... Madison	Miller & Ritchie.
▲Tuscola*•† ..... Douglas	J. D. CHADWICK.
Union Hill•† .. Kankakee	See Kankakee.
▲Urbana*•† .... Champaign	CUNNINGHAM & BOGGS.
Utica*•† ..... La Salle	J. B. Cunniff.
▲Vandalia*•† ..... Fayette	HENRY & HOUSTON.
Varna*•† ..... Marshall	See Lacon.
Vermont*•† ..... Fulton	J. C. Phillips.
Versailles*•† ..... Brown	See Mount Sterling.
▲Vienna*•† ..... Johnson	P. T. Chapman.
Viola*•† ..... Mercer	See Aledo.
Virden*•† ..... Macoupin	H. C. Simons.
▲Virginia*•† ..... Cass	J. N. GRIDLEY.
Waggoner*•† Montgom'ry	See Hillsboro.
Walnut*•† ..... Bureau	M. A. Stiver.
Warren*•† ..... Jo Daviess	W. H. Glasgow.
Warrenburg*•† .... Macon	See Decatur.
Warsaw*•† ..... Hancock	JOHN W. MARSH.
Washburn*•† .. Woodford	George P. Gill.
Washington*•† .. Tazewell	John W. Dougherty.
Watagа*•† ..... Knox	See Galesburg.
▲Waterloo*•† ..... Monroe	JOSEPH W. RICKERT.
Waterman*•† .... De Kalb	See Sycamore.
▲Watseka*•† ..... Iroquois	A. F. GOODYEAR.
▲Waukegan*•† ..... Lake	J. K. ORVIS.
Waverly*•† ..... Morgan	E. Etter.
Waynesville*•† ... De Witt	See Clinton.
Weldon*•† ..... De Witt	See Clinton.
Wellington*•† ... Iroquois	See Watseka.
Wenona*•† ..... Marshall	J. H. Jackson.
West Brooklyn*•† .... Lee	See Dixon.
West Chicago*•† .. Du Page	C. D. Clark.
Westfield*•† ..... Clark	J. L. Pratt.
West Pullman*•† .... Cook	See Chicago.
West Salem*•† .. Edwards	J. A. Lopp.
▲Wheaton*•† ..... Du Page	WILLIAM NUNN.
White Hall*•† ..... Greene	Mark Meyerstein.
Williamsfield*•† .... Knox	See Galesburg.
Williamsville*•† Sanga'on	See Springfield.
Wilmington*•† ..... Will	J. W. Johnson.
▲Winchester*•† ..... Scott	JAMES A. WARREN.
Windsor*•† ..... Shelby	George S. Smith.
Winnetka*•† ..... Cook	See Chicago.
Winslow*•† ... Stephenson	See Freeport.
Woodhull*•† ..... Henry	A. C. Peck, Jr.
▲Woodstock*•† .. McHenry	V. S. LUMLEY.
Wyanet*•† ..... Bureau	See Princeton.
Wyoming*•† ..... Stark	Frank Thomas.
Xenia*•† ..... Clay	W. S. Morgan.
Yates City*•† ..... Knox	T. J. Kightlinger.
▲Yorkville*•† ..... Kendall	John Fitzgerald.

INDIANA.

Town and County.	Name.
Akron*•† ..... Fulton	S. N. Shester.
Albany*•† ..... Delaware	O. Dowden.
▲Albion*•† ..... Noble	THOMAS M. EELLS.
Alexandria*•† ... Madison	SHANNON & RIZER.
Ambia*•† ..... Benton	W. Lee Bartlett.
▲Anderson*•† .... Madison	HENRY McMAHAN & VANOSDOL.
▲Angola*•† ..... Steuben	S. A. WOOD.
Arcadia*•† ..... Hamilton	L. N. Gilliam.
Argos*•† ..... Marshall	A. W. Boggs.
Ashley*•† ..... Steuben	George Strayer.
Attica*•† ..... Fountain	ISAAC E. SCHOONOVER.
▲Auburn*•† ..... De Kalb	F. L. WELSHEIMER.
Aurora*•† ..... Dearborn	DOWNEY & SHUTTS.
Batesville*•† ..... Ripley	M. R. Connelley.
▲Bedford*•† ..... Lawrence	BROOKS & BROOKS.
Bern*•† ..... Adams	Kelly & Marner.
▲Bloomfield*•† ..... Greene	HARVEY W. LETSINGER.
▲Bloomington*•† .. Monroe	LEE & GRIMES.
▲Bluffton*•† ..... Wells	MASON, BRICKLEY & KOCHER.
▲Boonville*•† ..... Warrick	C. W. ARMSTRONG.
Boswell*•† ..... Benton	A. B. McAdams.
Bourbon*•† ..... Marshall	J. D. Chaplin.
▲Brazil*•† ..... Clay	GEORGE A. KNIGHT.
Bremen*•† ..... Marshall	C. F. Arthur.
Bristol*•† ..... Elkhart	Harvey W. Kautz.
Brook*•† ..... Newton	Rich & Stonehill.
Brookston*•† ..... White	Gutherie & Bushell.
▲Brookville*•† ... Franklin	GEORGE F. O'BYRNE.
▲Brownstown*•† .. Jackson	APPLEWHITE & APPLEWHITE.
Butler*•† ..... DeKalb	Andrew J. Baxter.
Cambridge City*•† Wayne	E. Kepler.
Camden*•† ..... Carroll	P. Ray.
▲Cannelton*•† ..... Perry	C. A. WEATHERS.
Carlisle*•† ..... Sullivan	W. B. Akin.
Carthage*•† ..... Rush	See Rushville.
Cayuga*•† ..... Vermilion	J. H. Brown.
Chalmers*•† ..... White	E. R. Price.
Charlestown*•† ..... Clark	W. H. Watson.
Chesterton*•† ..... Porter	F. F. Morony.
Chrisney*•† ..... Spencer	See Rockport.
Churubusco*•† .... Whitley	W. S. Gandy.
Cicero*•† ..... Hamilton	R. P. Neal.
Clay City*•† ..... Clay	GEORGE W. WILTSE.
Clayton*•† .... Hendricks	See Greencastle.
Clinton*•† ..... Vermilion	D. C. JOHNSON.
Colfax*•† ..... Clinton	F. M. Goldsberry.
▲Columbia City*•† Whitley	ANDREW A. ADAMS.
▲Columbus*•† Bartho'mew	COOPER & COOPER.
▲Connersville*•† ... Fayette	McKEE, LITTLE & FROST.
Converse*•† ..... Miami	John W. Edward.
Corunna*•† ..... DeKalb	See Auburn.
▲Corydon* ..... Harrison	George W. Self.
▲Covington*•† ... Fountain	LUCAS NEBEKER.
▲Crawfordsville*•† M'ntg'y	FINLEY P. MOUNT.
▲Crown Point*•† ..... Lake	J. KOPELKE.
Culver* ..... Marshall	V. P. Kirk.
Daleville*•† ..... Delaware	F. & M. Banks.
Dana*•† ..... Vermilion	E. B. James.
▲Danville*•† ..... Hendricks	HOGATE & CLARK.
Darlington*•† Montgom'y	A. N. Cave.
▲Decatur*•† ..... Adams	FRANCE & MERRIMAN.
▲Delphi*•† ..... Carroll	John H. Gould.
Dillsboro*•† ..... Dearborn	W. C. D. Stevenson.
Dunkirk*•† ..... Jay	J. T. Day.
Earl Park*•† ..... Benton	Fraser & Isham.
East Chicago*•† ..... Lake	See Hammond.
Eaton*•† ..... Delaware	W. H. Younts.
Edinburg*•† ..... Johnson	M. L. HERBERT.
Elizabethtown*•† Barth'w	J. H. Bradford.
Elkhart*•† ..... Elkhart	LEVY CHAMBERLAIN.
Ellettsville*•† ..... Monroe	See Bloomington.
Elwood*•† ..... Madison	WARD L. ROACH.
▲English*•† ..... Crawford	John H. Luckett.
▲Evansville*•† Vand'burgh	GEORGE A. CUNNINGHAM, Attorney for First National Bank.
Fairmount*•† ..... Grant	Chas. T. Parker.
Farmland*•† .... Randolph	John A. Moorman.
Flora*•† ..... Carroll	W. A. Pruitt.
Fort Branch*•† .... Gibson	See Mt. Vernon.
Fortville*•† ..... Hancock	Joseph Bills.
▲Fort Wayne*•† ..... Allen	PERRY A. RANDALL. Refers to all the Fort Wayne banks named herein.
▲Fowler*•† ..... Benton	ERNEST A. CURTIS.
Francesville*•† ... Pulaski	See Winawac.
▲Frankfort*•† ..... Clinton	J. C. FARBER.
▲Franklin*•† ..... Johnson	MILLER & BARNETT.
Frankton*•† ..... Madison	W. B. FOLEY.
Fremont*•† ..... Steuben	J. G. Yeagley.
Galveston*•† ..... Cass	B. B. RICHARDS.
Garrett*•† ..... De Kalb	MYERS & MOUNTZ.
Gas City*•† ..... Grant	J. R. Hadley.
Geneva*•† ..... Adams	William Drew.
Goodland*•† ..... Newton	J. W. Oswald.
▲Goshen*•† ..... Elkhart	BAKER & MILLER.
Gosport*•† ..... Owen	E. S. Davis.
▲Greencastle*•† ... Putnam	JOHN H. JAMES.
▲Greenfield*•† ... Hancock	SAMUEL A. WRAY.
▲Greensburg*•† ... Decatur	MOORE & DAVIS.
Greentown*•† .... Howard	S. J. Cooper.
Greenwood*•† ... Johnson	J. F. Crawford.
Hagerstown*•† .... Wayne	B. F. Mason.
Hamilton*•† ..... Steuben	See Auburn.
Hammond*•† ..... Lake	VIRGIL S. REITER.
▲Hartford City*•† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*•† ..... Porter	King & Scott.
Hillsboro*•† .... Fountain	John W. Newlin.
Hobart*•† ..... Lake	J. H. Conroy.
Hope*•† .... Bartholomew	W. N. Aikin.
Huntingburg*•† .. Dubois	LEO H. FISHER.
▲Huntington*•† .. Hunt'gton	SPENCER & BRANYAN.
¶▲Indianapolis*•† .. Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense.
Jamestown*•† ..... Boone	Wm. Darnell.
▲Jasper*•† ..... Du Bois	Traylor & Hunter.
▲Jeffersonville*•† .... Clark	S. S. JOHNSON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Jonesboro*•† .....Grant	L. I. Baker.
Kendallville*•† .....Noble	JAMES GRAVES.
▲Kentland*•† .....Newton	Frank A. Comparet.
Kewanna*•† .....Fulton	F. L. WAGNER.
Kingman*•† .....Fountain	See Covington.
Kirklin*•† .....Clinton	George T. Williams.
Knightstown*•† ....Henry	C. D. MORGAN.
▲Knox*•† .....Starke	GOULD & PETERS.
▲Kokomo*•† ..... Howard	KIRKPATRICK, MORRISON & McREYNOLDS.
Ladoga*•† ...Montgomery	George A. Harney.
▲La Fayette*•† .. Tip'canoe	WILBER F. SEVERSON. Refers to First National Bank.
La Fontaine*•† .. Wabash	See Wabash.
▲La Grange*•† ..La Grange	R. D. MACHAN.
▲La Porte*•† .....La Porte	OSBORN & SALLWASSER.
Laurel*•† .....Franklin	John O'Hair.
▲Lawrenceburg*•† Dearb'n	ROBERTS & STAPP.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*•† .....Boone	SAMUEL R. ARTMAN.
▲Liberty*•† ..... Union	Albert Davis.
Ligonier*•† .....Noble	W. H. Wigton.
Lima*•† ..... La Grange	See La Grange.
Linton*•† .....Greene	See Bloomfield.
▲Logansport*•† ....Cass	MAGEE & FUNK.
Loogootee*•† ..... Martin	Henry Wood.
Lowell*•† ..... Lake	S. C. Dwyer.
Lynn*•† ..... Randolph	See Winchester.
Macy*•† .....Miami	Charles Palmer.
▲Madison*•† ..... Jefferson	W. O. FORD.
Manilla*•† .....Rush	George S. Jones.
Mengo*•† ...Crawford	W. H. Byrum.
▲Marion*•† .....Grant	GEORGE G. WHARTON.
Markle*•† .... Huntington	W. S. Smith.
Marshall*•† ..... Parke	See Rockville.
▲Martinsville*•† ...Morgan	C. G. Renner.
Medaryville*•† ....Pulaski	See Winamac.
Mentone*•† ....Kosciusko	J. F. Johnson.
Michigan City*•† .Laporte	H. B. TUTHILL.
Middlebury*•† ....Elkhart	M. G. Hoover.
Middletown*•† .....Henry	E. L. Elliott.
Milford*•† .....Kosciusko	S. J. North.
Mishawaka*•†. St. Joseph	E. Voll Bingham.
Mitchell*•† .....Lawrence	D. H. Ellison.
Monon*•† .....White	NOBLE J. YORK.
Monroeville*•† .....Allen	E. W. Meeks.
Montezuma*•† .....Parke	See Rockville.
▲Monticello*•† .....White	GUTHRIE & BUSHNELL.
Montpelier*•† ..Blackford	C. W. Kinnan.
Mooresville*•† ....Morgan	Jas. M. Bishop.
Morocco*•† .....Newton	Davis & Dunlap.
Morristown*•† ....Shelby	K. M. Hord.
▲Mount Vernon*•† ...Posey	E. M. SPENCER.
Mulberry*•† .....Clinton	W. H. Peter.
▲Muncie*•† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*•† ..... Elkhart	P. A. Early.
▲Nashville* ..... .Brown	R. L. Coffey.
▲New Albany*•† .....Floyd	ALEXANDER DOWLING.
New Carlisle*•†. St. Jos'ph	S. C. Lancaster.
▲New Castle*•† .....Henry	M. E. Forkner.
New Harmony*•† ..Posey	Henry Hunsdon.
New Paris*•† .....Elkhart	A. J. Pickering.
▲Newport*•† .....Vermilion	C. W. Ward.
New Richmond*•†. M'tg'y	A. Ebrite.
▲Noblesville*•† ..Hamilton	CHRISTIAN & CHRISTIAN.
North Judson*•† ..Starke	G. T. Menish.
No. Manchester*•† W'b'sh	B. F. CLEMANS.
North Salem*•†. Hendr'ks	See Danville.
North Vernon*•†...Jen'gs	LINCOLN DIXON.
Oakland City*•† ...Gibson	A. C. Woodruff.
Odon*•† .....Daviess	J. D. Laughlin.
Orleans*•† .....Orange	John J. Lingle.
Osgood*•† ..... .Ripley	R. A. Creignille.
Otterbein*•† .....Benton	See La Fayette.
Owensville*•† ....Gibson	A. W. Sprague.
Oxford*•† .....Benton	See Fowler.
▲Paoli*•† .....Orange	T. B. Buskirk.
Patriot*†.....Switzerland	See Vevay.
Pendleton*•† ....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perrysville*•† .Vermilion	See Newport.
▲Peru*•† .....Miami	MILTON KRAUS.
▲Petersburg*•†.....Pike	Posey & Chappell.
Pierceton*•† ...Kosciusko	J. H. Taylor.
Pittsboro*•† ...Hendricks	See Danville.
Plainfield*•† ...Hendricks	Eli Johnson.
▲Plymouth*•† .....Marshall	JOHN W. PARKS.
▲Portland*•† .....Jay	JOHN M. SMITH.
Poseyville*•† .....Posey	James Kilroy.
▲Princeton*•† .....Gibson	THOMAS R. PAXTON.
Redkey*•† .....Jay	George N. Edgar.
Remington*•† .....Jasper	Ira W. Yeoman.
▲Rensselaer*•† .....Jasper	MORDECAI F. CHILCOTE.
Reynolds*•† .....White	See Monticello.
▲Richmond*•† .....Wayne	JACKSON & STARR.
Ridgeville*•† ...Randolph	N. W. Ferguson.
▲Rising Sun*•† .....Ohio	Coles & Hall.
Roachdale*•† .....Putnam	See Greencastle.
Roann*•† ..... Wabash	A. W. Hoffman.
Roanoke*•† ..Huntington	See Huntington.
▲Rochester*•† .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*•† .....Spencer	Elbert M. Swain.
▲Rockville*•† ..... Parke	Elwood Hunt.
Rossville*•† .....Clinton	John C. Rogers.
Royal Center*•† ..... Cass	M. W. Kistler.
▲Rushville*•†..... .....Rush	CULLEN, MARTIN & MEGEE.
Russellville*•† ...Putnam	J. Burnside.
▲Salem*•† .....Washington	Alspaugh & Lawler.
▲Scottsburg*•† .....Scott	EUGENE HOUGH.
Seymour*•† .....Jackson	O. H. MONTGOMERY.
▲Shelbyville*•† .....Shelby	LOVE & MORRISON.
Sheridan*•† .....Hamilton	A. C. PEARSON.
Shipshewana*•†LaGrange	J. W. Nusbaum.
Shoals*•† ....Martin	J. T. Rogers.
Silver Lake*•†. Kosciusko	O. B. Wells.
▲South Bend*•†. St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*•† Whitley	F. B. Moe.
▲Spencer*•† .....Owen	WILLIS HICKAM.
Spiceland*•† .....Henry	H. G. Gergin.
St. Joe Station*•† DeKalb	See Auburn.
▲Sullivan*•† .....Sullivan	JOHN S. BAYS.
Summitville*•† ...Madison	W. S. Beeson.
Swayzee*•† .....Grant	Long & Cassell.
Syracuse*•† ...Kosciusko	See Goshen.
Tell City*.....Perry	John T. Patrick.
▲Terre Haute*•† .....Vigo	B. V. MARSHALL.
Thorntown*•† .....Boone	See Lebanon.
▲Tipton*•† .....Tipton	Beauchamp & Mount.
Union City*•† ..Randolph	THEO. SHOCKNEY.
Upland*•† .....Grant	G. A. Dentler.
▲Valparaiso*•† .....Porter	A. D. BARTHOLOMEW.
Veedersburg*•†. Fountain	Charles Remster.
▲Vernon*•† .....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*•† .....Switzerland	Carroll S. Tandy.
▲Vincennes*•† - .....Knox	REILY & EMISON.
▲Wabash*•† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*•† .... Elkhart	Harrington & Bechtel.
Walkerton*•†. St. Joseph	W. A. Dailey.
Warren*•† ...Huntington	L. L. Simons.
▲Warsaw*•† ....Kosciusko	S. D. WIDAMAN.
▲Washington*•† .. Daviess	THARP & DOWNEY.
Waterloo*•† .. De Kalb	C. M. Phillips.
Waveland*•†Montgomery	L. E. Acker.
Waynetown*•†M'tgomery	H. M. Billings.
W. College Corner..Union	See College Corner, Ohio.
Westfield*•† ....Hamilton	Kane & Kane.
West Lebanon*•†. Warren	John R. Crask.
▲West Shoals ..... Martin	See Shoals.
Westville*•† .....La Porte	See La Porte.
Whiting*•† .....Lake	J. G. Erdlitz.
▲Williamsport*•†..Warren	C. V. McAdams.
▲Winamac*•† .....Pulaski	WARREN W. BORDERS.
▲Winchester*•†..Randolph	JAMES S. ENGLE.
Windfall*•† .....Tipton	E. A. Mock.
Wingate*•† .Montgomery	See Crawfordsville.
Wolcott*•† ....White	See Monticello.
Wolcottville*•†La Grange	T. A. Redmond.
Worthington*•† ..Greene	H. C. Shaw.
Zionsville*•† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Ardmore*•† Chick's'w Na.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*•† Choctaw Nation	J. G. Rails.
Chelsea*•†..Cherokee Na.	J. D. Cox.
Chickasha*•† Ch'k's'w Na.	Riddle & Payne.
Claremore*•† Cher'k'e Nr.	DAVENPORT & HALL.
Davis*•† ...Chickasaw Na.	See Ardmore.
Duncan*•†. Chickasaw Na.	H. B. Lockett.
Fairland*•† Cherokee Na.	LAKE MOORE.
Marietta*•† .....Pickens	See Ardmore.
Marlow*•† Chickasaw Na.	W. A. Proctor.
Miami*•† .....Peoria Na.	H. H. McCluer.
Minco*•†..Chickasaw Na.	See Chickasha.
Muscogee*•†Creek Nation	HUTCHINGS & WEST.
▲Okmulgee*.Creek Nation	See Muscogee.
Pauls Valley*•†C'k's'w Na.	LEDBETTEL, BLEDSOE & THOMPSON.
Purcell*•†.Chickasaw Na.	JOHNSON & CARTER.
Ryan*•†...Chickasaw Na.	J. M. Adams.
▲S. McAlester*•†Ch't'w Na.	Craig & Kellogg.
▲Tahlequah*.Cherokee Na.	Buster & McBride.
▲Tishomingo*.C'kas'w Na.	Treadwell & Lucas.
Tulsa*•†.....Creek Nation	Poe & Campbell.
Vinita*•† ...Cherokee Na.	D. H. Wilson. Refers to First National Bank.
Wagoner*•† Creek Nation	Hunt & Freeman.
▲Wewoka*•†. Seminole Na.	See Muscogee.
Wynnew'd*•† C'kas'w Na.	Cyrus G. Kean.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

IOWA.

Town and County.	Name.
Ackley*† .....Hardin	J. S. Roberts.
Adair*† .....Adair	G. B. Lynch.
▲Adel*† ..... Dallas	P. S. HARRIS.
Afton*† .....Union	H. P. Armitage.
Ainsworth*†Washington	See Washington.
Akron*†.....Plymouth	M. A. Agnes.
▲Albia*† .....Monroe	L. T. RICHMOND.
Alden*†.....Hardin	M. J. Furry.
Alexander† ....Franklin	See Hampton.
▲Algona*†.....Kossuth	SULLIVAN & McMAHON.
Allerton*† ..... Wayne	See Corydon.
▲Allison*†.....Butler	W. S. Montgomery.
Almoral† ..... Delaware	See Manchester.
Alta*† .....BuenaVista	H. F. Schultz.
Alton*† .....Sioux	G. W. Pitts.
Altoona*† ..... Polk	See Des Moines.
Alvord*† ..... Lyon	J. D. Stewart.
Ames*†..... Story	McCarthy & Lee.
▲Anamosa*† .....Jones	ELLISON, ERCANBRACK & LAWRENCE.
Anita*†..... .....Cass	Bruce & Ziegler.
Anthon*†....Woodbury	H. B. Walling.
Aplington*†.....Butler	F. B. Royce.
Arlington*†..... Fayette	James Cooney.
Armstrong*†....Emmett	J. P. Wishard.
Arthur*† .....Ida	See Ida Grove.
Ashton*† .....Osceola	See Sibley.
Atkins*† .....Benton	See Vinton.
▲Atlantic*† ..... Cass	JAMES B. BRUFF.
▲Audubon*†.....Audubon	THEO. F. MYERS.
Aurelia*† .....Cherokee	W. A. Goodburn.
Aurora*† .....Buchanan	See Independence.
Avoca*†..Pottawattamie	J. L. Blanchard.
Ayrshire*†.....Palo Alto	See Emmetsburg.
Badger*† ..... Webster	See Fort Dodge.
Bagley*† ..... Guthrie	See Guthrie Center.
Bancroft*† .....Kossuth	P. M. Barslow.
Barnes*† ..... Mahaska	E. B. Skinner.
Bartlett*† ..... Fremont	C. H. Harris.
Batavia*† .....Jefferson	M. B. Sparks.
Battle Creek*†.....Ida	H. L. Hastings.
Baxter*† .....Jasper	H. Silwold.
Bayard*†.....Guthrie	M. J. Hallinan.
Beaconsfield*† .Ringgold	See Mount Ayr.
Beaman*† .....Grundy	H. H. Beaman.
▲Bedford*†.....Taylor	CRUM & JAQUA.
Belle Plaine*†....Benton	T. H. MILNER.
Bellevue*† ..... Jackson	Cole & Cole.
Belmond*† .....Wright	W. E. BULLARD.
Bennett*†..... .....Cedar	See Tipton.
Birmingham*† Van Bur'n	W. S. Allen.
Blairsburg*†... Hamilton	See Webster City.
Blairstown*† .....Benton	P. H. Lynch.
Blanchard*† .....Page	Frank Hooker.
Blencoe*†.....Monona	See Onawa.
Blockton*†.....Taylor	GEORGE SPENCE.
▲Bloomfield*†.....Davis	PAYNE & SOWERS.
Bode*† .....Humboldt	See Humboldt.
Bonaparte*†..Van Buren	See Keokuk.
Bondurant*† .....Polk	W. T. Scott.
▲Boone*† ....Boone	WHITAKER & DALE.
Boyden*† ..... Sioux	John Connell.
Braddyville*† ..... Page	See Clarinda.
Bradgate*†....Humboldt	See Humboldt.
Brayton*† .....Audubon	See Exira.
Breda*† .....Carroll	See Carroll.
Bridgewater*†.....Adair	See Greenfield.
Brighton*†..Washington	Edward Deeds.
Bristow*† .....Butler	N. A. Foote.
Britt*† .....Hancock	John F. Thompson.
Brooklyn*†...Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*†Win'b'go	J. E. Howard.
▲Burlington*†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bk.
Burt*†.....Kossuth	See Algona.
Bussey*†.....Marion	Theodore West.
Calamus*†.....Clinton	See De Witt.
Callender*†.....Webster	See Fort Dodge.
Calmar*† ... Winneshiek	J. B. Kaye.
Calumet*†.....O'Brien	See Primgar.
Cambridge*†.....Story	D. W. C. Beck.
Cantril*† .....Van Buren	Henry T. Cox.
Carlisle*† .....Warren	C. H. Kegley.
▲Carroll*† ..... Carroll	THOMAS F. BARBEE.
Carson*†.Pottawattamie	Frank Shiner.
Cascade*†.....Dubuque	J. C. Kelly.
Casey*†.....Guthrie	F. H. Noble.
Castana*†..... Monona	See Mapleton.
Cedar Falls*.Black Hawk	J. C. SCOTT.
Cedar Rapids*† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
Center Point*†.....Linn	H. C. Pruity.
▲Centerville*†.Appanoose	C. F. HOWELL.
Central City*† .....Linn	See Cedar Rapids.
▲Charlton*†.....Lucas	STEWART & BARTHOLOMEW.
Charles City*†.....Floyd	P. W. BURR.
Charlotte*†..... .....Clinton	See Delmar.
Charter Oak*†.Crawford	Harding & Harding.
Chelsea*†.....Tama	See Tama.
▲Cherokee*†....Cherokee	THOMAS McCULLA.
Chester*†.....Howard	See Cresco.
Churdan*†.....Greene	See Jefferson.
Cincinnati*†....Appanoose	J. C. McDonald & Bro.
Clare*† .....Webster	See Fort Dodge.
Clarence*†.....Cedar	George McLeod.
▲Clarinda*† .....Page	T. E. CLARK.
▲Clarion*†.....Wright	NAGLE & NAGLE.
Clarksville*†.....Butler	J. R. Fletcher.
Clearfield*†.....Taylor	Smith & Plummer.
Clear Lake*†Cerro Gordo	D. W. HURN.
Cleghorn*†.....Cherokee	See Sioux City.
Clermont*†.....Fayette	John Hosford.
▲Clinton*†.....Clinton	CHASE & SEAMAN. Long distance Bell telephone, No. 88. References: City National Bk; Chicago, Northern Trust Co.
Clio*†.....Wayne	See Corydon.
Coggon*† .....Linn	See Cedar Rapids.
Coin*†..... .....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*† .....Story	E. H. Addison.
Colo*†..... .....Story	See Nevada.
Columbus Junc.*†Louisa	F. M. MOLSBERRY.
Conrad*† .....Grundy	W. A. Eckles.
Conway*†.....Taylor	A. A. Leachy.
Coon Rapids*†...Carroll	J. W. Lee.
▲Corning*† .....Adams	D. H. MEYERHOFF.
Correctionville*† Wo'd'y	Earl Edmunds.
Corwith*†.....Hancock	C. R. Wood.
▲Corydon*†.....Wayne	MILES & STEELE.
Council Bluffs*†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*† Wash'n	See Washington.
▲Cresco*† .....Howard	REED & REED.
▲Creston*† .....Union	SULLIVAN & SULLIVAN.
Cumberland*†.....Cass	Curtis, Follett & Curtis.
Curlew*† .....Palo Alto	A. P. Roberts.
Cushing*† ....Woodbury	See Holstein.
▲Dakotah*†..... .....Humboldt	A. D. Bicknell.
Dallas Center*† ...Dallas	See Adel.
Dana*† .....Greene	See Grand Junction.
Danbury*† ...Woodbury	C. N. Jepson.
▲Davenport*† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*†.....Decatur	J. H. Kling.
Dayton*†..... .....Webster	J. H. Lindburg.
Decatur*†.....Decatur	JOHN S. SHIELDS.
▲Decorah*† ..Winneshiek	H. F. BARTHELL.
Dedham*†.....Carroll	See Carroll.
Deep River*†.Poweshiek	See Montezuma.
Defiance*† .....Shelby	B. F. Freeman.
Delmar*† .....Clinton	H. W. Fleemiken.
▲Denison*†.....Crawford	J. P. CONNER.
Derby*†..... .....Lucas	J. J. George.
¶▲Des Moines*†.....Polk	DALE & BISSEL, Bradstreet's local attorneys. Reference: Iowa National Bank.
" ..... "	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. Reference: Any bank in the city.
De Soto*† .....Dallas	See Adel.
De Witt*†.....Clinton	R. B. WOLFE.
Dexter*†..... .....Dallas	W. T. Sharp.
Diagonal*† .....Ringgold	E. H. Stringham.
Dickens*† .....Clay	See Spencer.
Doon*† .....Lyon	John P. Tinley.
Dow City*† ....Crawford	See Denison.
Dows*†..... .....Wright	I. C. Fenninger.
▲Dubuque*† .... Dubuque	LINDSAY & ALLISON. Refer to any banker or jobber in Dubuque.
Dumont*†.....Butler	See Allison.
Duncombe*†....Webster	See Ft. Dodge.
Dunlap*† .....Harrison	Stanley E. Wilmot.
Durant*†..... .....Cedar	D. H. Smoke.
Dyersville*†....Dubuque	A. M. UTT.
Dysart*† .....Tama	See Vinton.
Eagle Grove*†....Wright	McGRATH & BRYAN.
Earlham*† .....Madison	C. B. Johnson.
Earling*† .....Shelby	See Harlan.
Earlville*† .....Delaware	W. I. Millen.
Early*† .....Sac	See Sac City.
East Peru*.....Madison	See Winterset.
Eddyville*† .....Wapello	R. W. Boyd.
Edgewood*†.....Clayton	L. B. Blanchard.
Elberon*† .....Tama	E. P. Scrable.
Eldon*†..... .....Wapello	J. E. Varnum.
▲Eldora*†.....Hardin	CHARLES L. HAYS.
Elgin*†..... Fayette	C. G. Graham.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Elkader*•† ..... Clayton	W. A. Preston.
Elliott*•† ... Montgomery	Edward Mills.
Ellsworth*• .... Hamilton	See Webster City.
Elma*•† ..... Howard	H. L. Spaulding.
Emerson*•† ..... Mills	See Carson.
▲Emmetsburg*•† Palo Alto	D. B. ROBERTS.
Epworth*•† ..... Dubuque	See Dubuque.
Essex*•† ..... Page	See Shenandoah.
▲Estherville*•† ..... Emmet	GEORGE W. ADAMS.
Everly*•† ..... Clay	W. O. Striker.
Exira*•† ..... Audubon	I. S. Statzell.
Fairbank*•† .... Buchanan	See Independence.
▲Fairfield*•† ..... Jefferson	ROLLIN J. WILSON.
Farley*•† ..... Dubuque	See Deyersville.
Farmington*•† Van Buren	Stone, Carr & McCrary.
Farnhamville*•† Calhoun	See Rockwell City.
Farragut*•† .... Fremont	See Sidney.
Fayette*•† ..... Fayette	T. D. Peterman.
Fertile* ..... Worth	See Northwood.
Floyd*•† ..... Floyd	See Charles City.
Fonda*•† ..... Pocahontas	Z. C. Bradshaw.
Fontanelle*•† ..... Adair	Charles T. Launder.
▲Forest City*•† Winnebago	C. H. KELLEY.
▲Fort Dodge*•†... Webster	FRANK FARRELL.
▲Fort Madison*•†..... Lee	J. D. M. HAMILTON.
Foster*•† ..... Monroe	See Alba.
Fredericksb'g*•† Chick'w	See New Hampton.
Galva*•† ..... Ida	C. B. Mote.
Garden Grove*•.. Decatur	S. H. Amos.
Garner*•† ..... Hancock	F. E. Blackstone.
Garrison*•† ..... Benton	See Vinton.
Garwin*•† ..... Tama	R. P. Fitzgerald.
George*•† ..... Lyon	L. Vogt.
Germania*•† ..... Keosauth	E. O. Fitz.
Gilman*•† ..... Marshall	See Marshalltown.
Gilmore City*•† Pocahon's	Delle & England.
Gladbrook*•† .... Tama	G. L. Wilbur.
▲Glenwood*•† ..... Mills	E. B. WOODRUFF.
Glidden*•† ..... Carroll	E. R. Cadwell.
Goldfield*•† ..... Wright	S. M. Huyck.
Goodell*•† ..... Hancock	W. O. Butterfield.
Gowrie*•† ..... Webster	J. Y. STIER.
Graettinger*•† .. Palo Alto	See Emmetsburg.
Grand Junction*•† Greene	W. W. Turner.
Grand River*•† .. Decatur	See Leon.
Granville*•† ..... Sioux	See Orange City.
Gravity*•† ..... Taylor	Charles Morris.
Gray*• ..... Audubon	See Audubon.
Greeley*•† ..... Delaware	See Manchester.
Greene*•† ..... Butler	E. W. Soesbe.
▲Greenfield*•† ..... Adair	J. G. CULVER.
Grimes*•† ..... Polk	See Des Moines.
Grinnell*•† .... Poweshiek	HAINES & LYMAN.
Griswold*•† ..... Cass	Bryant & Bryant.
▲Grundy Center*• .Grundy	D. KERR.
▲Guthrie Center*•† Guthrie	JOHN W. FOSTER.
Guttenburg*• .... Clayton	W. C. Lewis.
Halbur*•† ..... Carroll	See Carroll.
Hamburg*•† ..... Fremont	Hammond & Stevens.
▲Hampton*•† ..... Franklin	JOHN M. HEMINGWAY.
Hancock*•† Pottawatomie	See Avon.
Hardy•† ..... Humboldt	See Humboldt.
▲Harlan*•† ..... Shelby	T. R. MOCKLER.
Harper*•† ..... Keokuk	See Keokuk.
Hartley*•† ..... O'Brien	J. W. WALTER.
Hastings*•† ..... Mills	See Glenwood.
Havelock*•† .. Pocahontas	See Pocahontas.
Hawarden*•† ..... Sioux	JOHN B. VAN DYKE.
Hawkeye*•† ..... Fayette	See West Union.
Hazleton*•† ... Buchanan	W. G. Kiefer.
Hedrick*•† ..... Keokuk	JOHN T. BROOKS.
Henderson*•† ..... Mills	See Emerson.
Holstein*•† ..... Ida	R. H. Smith.
Hopkinton*•† .. Delaware	See Delhi.
Hornick*•† ... Woodbury	F. A. Swayne.
Hosper*•† ..... Sioux	See Orange City.
Hubbard*•† ..... Hardin	See Eldora.
Hudson*•† ... Black Hawk	See Waterloo.
Hull*•† ..... Sioux	C. L. Davidson.
Humboldt*•† ... Humboldt	PROUTY, COYLE & PROUTY.
Humeston*•† ..... Wayne	Poston & Thorn.
▲Ida Grove*•† ..... Ida	HOMER S. BRADSHAW.
Imogene*•† ..... Fremont	W. E. Mitchell.
▲Independence*•† Buchan'n	COOK & LEACH.
▲Indianola*•† ..... Warren	O. C. BROWN.
Inwood*•† ..... Lyon	See Rock Rapids.
Ionia*•† ..... Chickasaw	See New Hampton.
Iowa City*•† ..... Johnson	A. E. SWISHER.
Iowa Falls*•† ..... Hardin	A. M. BRYSON.
Ireton*•† ..... Sioux	S. H. Carr.
Irwin*•† ..... Shelby	See Harlan.
Jamica*•† ..... Guthrie	See Guthrie Center.
Janesville*•† ..... Bremer	M. B. Dougherty.
▲Jefferson*•† ..... Greene	RUSSELL & TOLIVER.
Jesup*•† ..... Buchanan	James Dalton.
Jewell* ..... Hamilton	J. M. Blake.
Jolley*•† ..... Calhoun	See Rockwell City.
Kalona*•† .... Washington	W. H. Palmer.
Kellerton*•† .... Ringgold	W. W. Peasley.
Kellogg*•† ..... Jasper	E. M. Ives.
Kensett*•† ..... Worth	See Northwood.
Keokuk*•† ..... Lee	SAWYER & BLOOD. Refer to Keokuk Savings Bank.
▲Keosawqua*•† Van Buren	MITCHELL & SLOAN.
Keota*•† ..... Keokuk	A. W. Grey.
Keswick*•† ..... Keokuk	See Sigourney.
Keystone*•† ..... Benton	See Blairstown.
Kingsley*•† .... Plymouth	John M. Wormley.
Klemme*•† ..... Hancock	See Britt.
▲Knoxville*•† ..... Marion	L. N. HAYS.
Lacona*•† ..... Warren	See Indianola.
Ladora*•† ..... Iowa	See Marengo.
Lake City*•† ..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*•† . Winnebago	I. W. Torgeson.
Lake Park*•† .. Dickinson	W. S. King.
Lake View*•† ..... Sac	See Sac City.
Lamoni*•† ..... Decatur	Homer A. Dye.
Lamont*•† ..... Buchanan	See Independence.
Lamotte*•† ..... Jackson	See Maquoketa.
Lansing*•† ..... Allamakee	J. H. Trewin.
La Porte City*•† Bl'k H'wk	P. L. Hayslett.
Larchwood*•† ..... Lyon	W. T. Ryan.
Larrabee*•† ..... Cherokee	R. H. Gray.
Latimer*•† ..... Franklin	See Dows.
Laurens*•† ... Pocahontas	J. H. ALLEN.
Lawler*•† ..... Chickasaw	Wm. H. Parker.
Ledyard*•† ..... Kossuth	See Swea City.
Leeds•† ..... Woodbury	See Sioux City.
Lehigh*•† ..... Webster	See Webster City.
▲Le Mars*•† ..... Plymouth	E. T. BEDELL.
Lenox*•† ..... Taylor	A. J. Johnson.
▲Leon*•† ..... Decatur	V. R. McGINNIS.
Leroy•† ..... Decatur	See Decatur.
Lester* • ..... Lyon	J. L. Mitchell.
Letts*•† ..... Louisa	P. T. McNay.
Lewis*•† ..... Cass	F. J. Macomber.
Lime Springs*•† .. Howard	See Cresco.
Linden*•† ..... Dallas	See Adel.
Lineville*•† ..... Wayne	G. Taylor Wright.
Linn Grove*•† Buena Vista	See Storm Lake.
Lisbon*•† ..... Linn	W. M. Whittemore.
Liscomb*•† ..... Marshall	See Marshalltown.
Little Rock*•† ..... Lyon	See Rock Rapids.
Little Sioux* .... Harrison	L. H. Bassett.
Livermore*•† .. Humboldt	F. M. Miles.
▲Logan*•† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*•† ..... Calhoun	See Rockwell City.
Lone Tree*•† .... Johnson	See Iowa City.
Lorimor*•† ..... Union	See Creston.
Lost Nation*•† .... Clinton	See Clinton.
Lovilia*•† ..... Monroe	See Albia.
Lowden*•† ..... Cedar	D. D. McGillivray.
Lucas*•† ..... Lucas	See Chariton.
Lu Verne*•† ..... Kossuth	See Algona.
Lynnville*•† ..... Jasper	Joseph Arnold.
Lyons*•† ..... Clinton	See Clinton.
Macedonia*•† Pot'w't'mie	S. C. Rayburn.
Madrid*•† ..... Boone	Walter Canady.
Magnolia* ..... Harrison	See Logan.
Malcolm*•† .... Poweshiek	H. E. Boyd.
Mallard*•† ..... Palo Alto	H. B. Richards.
Malvern*•† ..... Mills	D. E. WHITFIELD.
▲Manchester*•† .. Delaware	BRONSON & CARR.
Manilla*•† ..... Crawford	See Denison.
Manly*•† ..... Worth	See Northwood.
Manning*•† ..... Carroll	LEE & ROBB.
Manson*•† ..... Calhoun	B. B. FOSTER.
Mapleton*•† ..... Monona	T. B. Lutz.
▲Maquoketa*•† ..... Jackson	C. W. FARR.
Marathon*•†. Buena Vista	See Storm Lake.
Marble Rock*•† ..... Floyd	J. W. Martin.
Marcus*•† ..... Cherokee	J. E. Jones.
▲Marengo*•† ..... Iowa	HEDGES & RUMPLE.
▲Marion*•† ..... Linn	GIFFIN & VORIS.
Marne*•† ..... Cass	See Atlantic.
▲Marshalltown*•† Marshall	J. M. WHITAKER. Refers to any bank in the city.
▲Mason City*•†. Cerro G'do	BLYTHE, MARKLEY & SMITH.
Masonville*•† ... Delaware	See Manchester.
Massena*•† ..... Cass	See Atlantic.
Matlock•† ..... Sioux	See Orange City.
Maurice*•† ..... Sioux	See Orange City.
Maxwell*•† ..... Story	E. H. Addison.
Maynard*• ..... Fayette	See West Union.
McGregor*•† ..... Clayton	A. Chapin.
Mechanicsville*•† .. Cedar	W. H. Smith.
Medlapolis*•†. Des Moines	J. H. Scott.
Melbourne*•† ..... Marshall	See Marshalltown.
Melrose*• ..... Monroe	J. R. Hurford.
Menlo*•† ..... Guthrie	A. H. Gissell.
Meriden*•† ..... Cherokee	See Aurelia.
Merrill*•† ..... Plymouth	W. J. Lawrence.
Meservey*•.. Cerro Gordo	See Mason City.
Miles*•† ..... Jackson	See Sabula.
Milford*•† ..... Dickinson	J. L. Bascom.
Milo*•† ..... Warren	G. W. Burgess.
Milton*•† ..... Van Buren	See Sheldon.
Minburn*•† ..... Dallas	See Adel.
Minden*•† . Pottawatamie	James Hunter.
Mingo*•† ..... Jasper	See Colfax.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Missouri Valley*•†Har's'n	C. W. KELLOGG.
Mitchell*•†.....Mitchell	See Osage.
Mitchellville*•†.....Polk	Frank Wisdom.
Modale*•†.....Harrison	See Logan.
Mondamin*•† ...Harrison	See Logan.
Monona*•†.....Clayton	See Postville.
Monroe*•†.....Jasper	J. Kipp & Son.
▲Montezuma*•† Poweshiek	CHARLES R. CLARK.
Monticello*•†.....Jones	J. W. DOXSEE.
Montour*•†.....Tama	C. J. Stevens.
Moravia*•†....Appanoose	Wm. Knapp.
Morning Sun*•† ...Louisa	Fred. Courts.
Moulton*•† ....Appanoose	J. R. Barkley.
Mount Auburn*•†.Benton	See Vinton.
▲Mount Ayr*•† ..Ringgold	W. W. ASKREN.
▲Mount Pleasant*•†.Henry	BABB & BABB.
Mount Union*•† ...Henry	See Mount Pleasant.
Mount Vernon*•.....Linn	Charles W. Kepler.
Moville*•†.....Woodbury	C. C. Reed.
Murray*•†.....Clarke	A. B. Miller.
▲Muscatine*•† ...Muscatine	T. B. FITZGERALD.
Mystic*•†.....Appanoose	W. H. SANDERS.
Nashua*•†.....Chickasaw	Springer, Clary, & Yarger
Neola*•† ..Pottawattamie	Killpock & Bardsley.
▲Nevada*•† .....Storey	CHARLES WHITAKER.
Newell*•†....Buena Vista	J. W. Bane.
Newhall*•†.....Benton	F. G. Bryner.
▲New Hampton*•† Ch'kasa	J. W. SANDUSKY.
New Hartford*•† ..Butler	See Allison.
New Liberty•.....Scott	See Davenport.
New London*•†....Henry	L. W. Crissinger.
New Market*•†....Taylor	D. R. McAlpin.
New Sharon*•† ..Mahaska	See Oskaloosa.
▲Newton*•†.....Jasper	H. S. WINSLOW.
New Virginia*•†..Warren	W. J. Davidson.
Nora Springs*•†....Floyd	S. P. Miles.
North English*•†....Iowa	J. D. Butler.
Northwood*•†.....Worth	J. R. Smith.
▲Norwalk*•†.....Warren	See Indianola.
Norway*•†.....Benton	See Vinton.
Oakland*•†Pottawatt'mie	A. B. Johns.
Oakville*•† .....Louisa	See Wappelo.
Ocheyedan*•† ....Osceola	See Sibley.
Odebolt*•† .....Sac	William Sampson.
Oelwein*•† .....Fayette	A. J. ANDERS.
Ogden*•†.....Boone	E. Billings.
Olds•†.....Henry	See Winfield.
Olin*•†.....Jones	B. H. Miller.
▲Onawa*•†.....Monona	CHARLES E. UNDERHILL.
Onslow*•† .....Jones	See Anamosa.
▲Orange City*•†.....Sioux	HUTCHINSON & VAN OSTER HOUT.
Orient*•†.....Adair	See Greenfield.
▲Osage*•† .....Mitchell	GALEN F. HUMBERT.
▲Osceola*•† .....Clarke	W. H. PARK.
▲Oskaloosa*•† ....Mahaska	W. W. HASKELL.
Ossian*•†.....Winneshiek	M. J. Carter.
Ota*•† .....Woodbury	Cutting & Willett.
Ottosen•† .....Humboldt	See Humboldt.
▲Ottumwa*•† .....Wapello	E. E. McELROY. Refer to First and Ottumwa National banks.
Oxford*•† .....Johnson	P. R. Ford.
Oxford Junction*•†Jones	O. J. Felton.
Packwood*•† ....Jefferson	See Fairfield.
Panama*•†.....Shelby	See Harlan.
Panora*•†.....Guthrie	J. W. Morris.
Parkersburg*•† .....Butler	Courtwright, Arbuckle & Evans.
Parnell*•† .....Iowa	See Williamsburg.
Paton*•†.....Greene	See Grand Junction.
Paullina*•† .....O'Brien	H. H. Crow.
Pella*•† .....Marion	P. H. BOUSQUET.
Perry*•† .....Dallas	CARDELL & GIDDINGS.
Percival*•† .....Fremont	See Sidney.
Persia*•† .....Harrison	See Logan.
Peterson*•† .....Clay	E. W. Fillmore.
Pierson*•† .....Woodbury	See Sioux City.
Pilot Mound*•† ....Boone	See Boone.
Pleasantville*•†...Marion	See Knoxville.
Plover*•†.....Pocahontas	See Rolfe.
Plymouth*•† Cerro Gordo	See Mason City.
▲Pocahontas*.Pocahontas	W. C. Ralston.
Pomeroy*•†.....Calhoun	D. M. Kelleher.
Popejoye*•†.....Franklin	See Iowa Falls.
Portsmouth*•† ....Shelby	See Harlan.
Postville*•† ...Allamakee	William Shepherd.
Prairie City*•†.....Jasper	Clements & Ward.
Prescott*•†.....Adams	See Corning.
Preston*•†.....Jackson	A. L. Bartholomew.
▲Primghar*•†.....O'Brien	O. H. MONTZHEIMER.
Promise City*•† .. Wayne	See Corydon.
Quimby*•†.....Cherokee	G. F. Groves.
Radcliffe*•† .....Hardin	Frank H. Noble.
Randall*•† .....Hamilton	See Webster City
Randolph*•† ....Fremont	See Sidney.
Redding*•† ..... Ringgold	See Mount Ayr.
Redfield*•† .....Dallas	J. W. Robey.
▲Red Oak*•† .Montgomery	R. W. BEESON.
Reinbeck*•† .....Grundy	Birdsall & Brunn.
Remsen*•† .....Plymouth	J. F. KASS.
Renwick*• .... Humboldt	See Humboldt.

Town and County.	Name.
Rhodes*•† .....Marshall	See Marshalltown.
Riceville*•† .....Mitchell	B. N. Henericks.
Richland*•† ... ..Keokuk	P. L. Moorman.
Rippey*•† .....Greene	See Jefferson.
Riverside*•† Washington	O. D. Huntly.
Riverton*•† .....Fremont	W. H. Norcutt.
Rockford*•†.....Floyd	H. A. Kroeger.
▲Rock Rapids*•† .....Lyon	GREENLEAF & GREENLEAF.
Rock Valley*•† .... Sioux	O. G. Reiniger.
Rockwell*•† Cerro Gordo	See Mason City.
▲Rockwell City*•† Calhoun	M. W. FRICK.
Rodney*•†.....Monona	See Onawa.
Roland*•† ..... Story	See Nevada.
Rolfe*•† .....Pocahontas	S. H. Kerr.
Rudd*•† ..... Floyd	See Charles City.
Russell*•† ..... Lucas	See Chariton.
Ruthven*•.....Palo Alto	E. C. Rowell.
Ryan•†.....Delaware	See Manchester.
Sabula*•†.....Jackson	J. H. Hilsinger.
▲Sac City*•† .....Sac	MILES W. NEWBY.
Salem*•† .....Henry	F. S. Bell.
Salix*•†.....Woodbury	See Sioux City.
Sanborn*•† .....O'Brien	J. E. Wilcox.
Schaller*•† .....Sac	A. P. Searle.
Scranton*•† .....Greene	B. O. Clark.
Sexton*†..... Kossuth	L. V. Hamby.
Seymour*•†.....Wayne	See Corydon.
Shannon City*•† ...Union	S. L. Beall.
Sharpsburg*..... Taylor	See Bedford.
Sheffield*•† ..... Franklin	C. F. Johnson.
Shelby*•† .....Shelby	W. S. Wickersham.
Sheldon*•† .....O'Brien	G. T. WELLMAN.
Shell Rock*•†.....Butler	G. A. McIntyre.
Shellsburg*•† .....Benton	Charles F. Stookey.
Shenandoah*•† .....Page	W. P. FERGUSON.
▲Sibley*•†.....Osceola	G. W. LISTER.
▲Sidney*•† .....Fremont	W. E. Mitchell.
▲Sigourney*•† .... Keokuk	C. M. BROWN.
Silver City*•†.....Mills	See Glenwood.
Sioux Center*•† ....Sioux	E. W. Robey.
▲Sioux City*•†..Woodbury	F. B. ROBINSON. Refers to Northwestern National Bank, Hanover National Bank, N. Y.
Sioux Rapids*•†.Buena V.	W. E. Brown.
Slater*•† .....Story	A. K. Weber.
Sloan*•† .....Woodbury	W. D. Buckley.
Smithland*•†..Woodbury	J. W. Anderson.
Solon*•† .....Johnson	See Iowa City.
South English*•†.Keokuk	See Sigourney.
▲Spencer*•† .....Clay	INGHAM & RUSSELL.
▲Spirit Lake*•†..Dickinson	Cory, Arnold, & Everett.
Springville*•.....Linn	See Marion.
Stacyville*•..... Mitchell	See Osage.
Stanhope*•† ....Hamilton	See Webster City.
St. Ansgar*•† ....Mitchell	See Osage.
St. Anthony*•†..Marshall	See Marshalltown.
Stanton*•†...Montgomery	See Red Oak.
Stanwood*•†.....Cedar	See Tipton.
State Center*•†..Marshall	James Allison.
St. Charles*•†....Madison	C. F. Wood & Co
SteamboatRock*•†Hardin	See Eldora.
▲Storm Lake*•†..Buena V.	A. D. BAILIE.
Story City*•† .....Story	A. L. Bartlett.
Stratford*•† ....Hamilton	William Neese.
Strawberry Point*•†Cl't'n	A. R. Cole.
Struble*•†.....Plymouth	See Le Mars.
Stuart*•†..... Guthrie	F. O. HINKSON.
Sully*•†.... .....Jasper	See Newton.
Sumner*•†..... Bremer	W. R. McClure.
Superior*•†... Dickinson	See Spirit Lake.
Sutherland*•†..... O'Brien	George F. Colcord.
Swaledale*•†Cerro Gordo	See Mason City.
Swan*•†.....Marion	E. Stout.
Swea City*•†.....Kossuth	See Algona.
Tabor*•†..... Fremont	P. P. Kelley.
Tama*•†.....Tama	J. W. WILLETT.
Templeton*•†.....Carroll	See Carroll.
Thompson*•†..Winnebago	G. S. Gilbertson.
Thor*•†.....Humboldt	See Ft. Dodge.
Thornburg*•† .... Keokuk	See Sigourney.
Thornton*•† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*•†..... Ringgold	A. R. Aten, Jr.
▲Tipton*•†.....Cedar	WRIGHT & WRIGHT.
▲Toledo*•† .....Tama	DANIEL REAMER.
Traer*•†.....Tama	Endicott & Pratt.
Tripoli*•†.....Bremer	See Waverly.
Union*•†..... Hardin	E. W. Lundy.
Urbana* ..... Benton	Fred Wyckoff.
Ute*•†.....Monona	See Onawa.
Vail*•†.....Crawford	E. M. Ainsworth.
Valley Junction*•†...Polk	Herman Rasz.
Van Horne*•† .... Benton	See Blairstown.
Van Wert*•† .... Decatur	See Leon.
Victor*•† .....Iowa	T. A. Lane.
Villisca*•†.. Montgomery	F. P. GREENLEE.
Vincent*•†.....Webster	See Ft. Dodge.
▲Vinton*•†..... Benton	J. D. & C. NICHOLS.
Volga*•† ..... Clayton	See Elkader.
Walker*•†.....Linn	See Marion.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Wall Lake*•† ..... Sac	R. M. Hunter.
Walnut*† Pottawattamie	T. R. Bardsley.
▲Wapello*•† ..... Louisa	L. A. REILLY.
▲Washington*•† . Wasd'ton	Marsh W. Bailey.
Washta*† ..... Cherokee	See Cherokee.
▲Waterloo*•†. Black Hawk	MULLAN & PICKETT.
Watkins*•† ..... Benton	See Marengo.
Waucoma* ..... Fayette	J. B. Rockwood.
▲Waukon*•† ... Allamakee	DOUGLAS DEREMORE.
▲Waverly*•† ..... Bremer	ALBERT M. POTTER.
Wayland*•† ..... Henry	See Mt. Pleasant.
▲Webster City*•†Hamilton	A. N. BOEYE.
Weldon*•† ..... Decatur	See Leon.
Wellman*•†.. Washington	Burnham & Hawkey.
Wesley*•† ..... Kossuth	Bonar & Fellows.
West Bend*•†.. Palo Alto	J. P. Becker.
West Branch*•†.... Cedar	George C. Hoover.
Westgate*•† ..... Fayette	See Oelwein.
West Liberty*•†. Muscat,e	J. E. McINTOSH.
West Mitchell*•. Mitchell	See Osage.
West Point*•† ..... Lee	See Fort Madison.
West Side*•†.... Crawford	See Denison.
▲West Union*•†...Fayette	D. W. CLEMENTS & SON.
What Cheer*•†...Keokuk	T. C. LEGOE.
Wheatland*•†..... Clinton	J. Stine.
Whitten*•†..... Hardin	See Eldon.
Whiting*•† ..... Monona	See Onawa.
Whittemore*•†.. Kossuth	See Algona.
Williams*•†..... Hamilton	Gade Bros.
Williamsburg*•†.... Iowa	J. M. Dower.
Wilton Jc*.... Muscatine	J. D. Walker.
Winfield*•†..... Henry	B. B. Lindly.
▲Winterset*•†..... Madison	FREDERICK MOTT.
Winthrop*•†... Buchanan	See Independence.
Wolcott* ..... Scott	See Davenport.
Woodbine*•†.... Harrison	H. F. Johns.
Woodburn*•†..... Clarke	See Osceola.
Woodward*•†..... Dallas	See Perry.
Woolstock*•† .... Wright	See Webster City.
Wyoming*•†..... Jones	W. I. CHAMBERLAIN.
Yale*•† ..... Guthrie	I. C. Sheets.
Yarmouth*•†. Des Moines	See Mediapolis.
Zearing*•†..... Story	See Marshalltown.

KANSAS.

Town and County.	Name.
▲Abilene*•† ..... Dickinson	H. L. HUMPHREY.
Admire*•† ..... Lyon	Fremont Miller.
Allen*•†..... Lyon	See Emporia.
▲Alma*•†..... Wabunsee	W. A. DOOLITTLE.
Almena*•†..... Norton	See Norton.
Alton*•†..... Osborne	Brown & Goddard.
Altoona*•†..... Wilson	R. O. Graham.
▲Anthony*•†..... Harper	H. LLEWELYN JONES.
Arcadia*•† ..... Crawford	O. S. Henderson.
Argentine*•†.. Wyandotte	H. J. Smith.
Argonia*•†..... Sumner	M. W. Morris.
Arkansas City*•† Cowley	C. L. SWARTS.
Arlington*•† ..... Reno	Austin O. Hays.
▲Ashland*•†..... Clark	H. J. Bone.
▲Atchison.*•† ....Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchinson.
Athol*•†..... Smith	See Smith Center.
Attica*•†..... Harper	S. D. Bradley.
▲Atwood*•† ..... Rawlins	J. P. Noble.
Augusta*•†..... Butler	See El Dorado.
Axtell*•† ..... Marshall	H. K. Sharpe.
Baileyville*•† .... Nemaha	See Seneca.
Baldwin*•†..... Douglas	See Lawrence.
Barnard*•† ..... Lincoln	See Lincoln.
Barnes*•†.... Washington	See Washington.
Baxter Springs*•† Cherokee	Norton & Skidmore
Beattie*•† ..... Marshall	S. B. Berry.
Belle Plaine*•†... Sumner	J. W. Forney.
▲Belleville*•†..... Republic	W. T. Dillon.
▲Beloit*•†..... Mitchell	F. J. KNIGHT.
Bennington*•† .... Ottawa	David B. Loudan.
Bern*•†..... Nemaha	W. R. Guild.
Blue Mound*•† ..... Linn	W. M. Remington.
Blue Rapids*•†.. Marshall	Strong & Strong.
Bluff City*•†..... Harper	See Anthony.
Bronson*•† ..... Bourbon	D. E. Earl.
Bucklin*•† ..... Ford	See Dodge City.
Buffalo*•† ..... Wilson	E. A. Runyan.
Burden*•†..... Cowley	S. J. Day.
Burlingame*•† ..... Osage	J. T. PRINGLE.
▲Burlington*•†..... Coffey	E. N. CONNAL.
Burr Oak*•†..... Jewell	E. P. Hotchkiss.
Burrton*•†..... Harvey	Jared Cone.
Bushton*•†..... Rice	See Lyons.
Caldwell*•†..... Sumner	HENRY C. KEELING.
Caney*•† .... Montgomery	Porter & Barr.
Canton*•†..... McPherson	Grattan & Grattan.
Carbondale*•†..... Osage	See Burlingame.
Cawker City*•†.. Mitchell	V. H. Branch.
Cedar Vale*•†Chautauqua	William P. Lynch.
Centralia*•†..... Nemaha	Burlingame & Brown
Chanute*•†..... Neosho	B. F. Shinn.
Chapman*•†...Dickinson	J. B. Frost.
Chase*•†..... Rice	See Lyons.
Cheney*•†..... Sedgwick	See Wichita.
Cherokee*•†.... Crawford	T. J. Lisenbee.
Cherryvale*•† . Montg'ery	Hastings & Soule.
Chetopa*•† ..... Labette	T. J. Flannelly.
▲Cimarron*•†..... Gray	Harry Brice.
Circleville*•†..... Jackson	R. Hoffhines.
Claflin*•† ..... Barton	O. B. Looney.
▲Clay Center*•†..... Clay	Frank L. Williams.
Clifton*•†.... Washington	Hamilton & Harmon.
Clyde*•† ..... Cloud	C. W. Van De Mark.
Coffeyville*•†.. Montg'ery	T. G. AYERS.
▲Colby*•†..... Thomas	Joseph A. Gill.
▲Coldwater*•†..Comanche	C. M. Myers.
Colony*•†..... Anderson	M. A. Carmichael.
▲Columbus*•† ...Cherokee	C. A. McNeill.
Colwich*•† ..... Sedgwick	See Wichita.
▲Concordia*•† ..... Cloud	PULSIFER & ALEXANDER.
Conway Springs*•†. Sum'r	See Wellington.
Corning*•† ..... Nemaha	See Seneca.
▲Cottonwood Falls*•†. Ch'e	JOHNSTON BROS.
▲Council Grove*•† . Morris	J. K. OWENS.
Courtland*•†.... Republic	See Belleville.
Cuba*•† ..... Republic	John Brown.
Delphos*•† ..... Ottawa	J. W. Barker.
Dentonville*•† . Doniphan	See Troy.
Dexter*•† ..... Cowley	J. H. Watkins.
▲Dighton*•† ..... Lane	J. S. SIMMONS.
▲Dodge City*•† ..... Ford	E. H. MADISON.
Douglass*•†..... Butler	W. A. Phipps.
Downs*•† ..... Osborne	Harrison Bros.
Dunlap*•† ..... Morris	S. L. Sargent.
Edna*•†..... Labette	J. T. Saffell.
Effingham*•†.... Atchison	J. H. Hilton.
▲Eldorado*•†..... Butler	HAMILTON & LEYDIG.
Elk City*•† . Montgomery	S. H. Piper.
Ellinwood*•† ..... Barton	See Great Bend.
▲Ellsworth*•†...Ellsworth	IRA E. LLOYD.
Elmdale*•† ..... Chase	S. B. Wood.
▲Emporia*•†..... Lyon	J. HARVEY FRITH.
Enterprise*•† . Dickinson	See Abilene.
▲Erie*•† ..... Neosho	J. L. DENISON.
Eskridge*•† .. Wabaunsee	J. J. Mitchell.
Eudora*•†..... Douglas	H. H. Carr.
▲Eureka*•† .... Greenwood	D. B. FULLER.
Everest*•† ..... Brown	R. C. Jones.
Fairview*•† ..... Brown	Newton & Newton.
Fall River*•† . Greenwood	See Severy.
Florence*•† ..... Marion	Frank Doster.
▲Fort Scott*•†.... Bourbon	HULETT & HULETT Refer to Bank of Fort Scott.
Frankfort*•† .... Marshall	S. D. McKee.
Frederick*•†..... Rice	See Lyons.
▲Fredonia*•†..... Wilson	T. J. HUDSON.
Fulton*•†..... Bourbon	W. H. Green.
Galena*•† .. Cherokee	S. C. Wescott.
▲Garden City*•†.... Finney	B. F. Stocks.
Gardner*•†..... Johnson	See Olathe.
▲Garnett*•†..... Anderson	N. L. BOWMAN.
Geneseo*•† ..... Rice	See Lyons.
▲Girard*•†..... Crawford	M. F. BUSSELL.
Glasco*•†..... Cloud	See Concordia.
Glen Elder*•†.... Mitchell	O. L. Taylor.
Goffs*•†..... Nemaha	See Seneca.
▲Goodland*•†.... Sherman	JOHN HARTZLER.
▲Gove*..... Gove	R. C. Jones.
▲Great Bend*•†..... Barton	E. L. HOTCHKISS.
Greeley*•†..... Anderson	See Garnett.
Green*•†..... Clay	See Clay Centre.
Greenleaf*•†. Washington	W. P. Mudgett.
▲Greensburg*•†..... Kiowa	L. M. Day.
Grenola*•†..... Elk	J. T. Lauter.
Gypsum*..... Saline	See Saline.
Haddam*•†.. Washington	R. O. Woody.
Halstead*•†..... Harvey	See Newton.
Hamlin*•† ..... Brown	See Hiawatha.
Hanover*•† . Washington	F. A. Meckel.
Harper*•†..... Harper	Washbon & Washbon.
Hartford*•†..... Lyon	See Emporia.
▲Hartland*•†..... Kearney	See Garden City.
Haven*•†..... Reno	See Hutchinson.
Havensville*•†. Potta'mie	T. J. Richardson.
▲Hays*•†..... Ellis	A. J. BRYANT.
Hazelton*•†..... Barber	W. C. Alford.
Herington*•†.. Dickinson	P. L. Thurman.
Herndon*•†..... Rawlins	See Atwood.
▲Hiawatha*•†..... Brown	SAMPLE F. NEWLON.
Highland*•†.. Doniphan	B. A. Seaver.
▲Hill City*•†..... Graham	F. D. Turck.
Hillsboro*•†..... Marion	See Marion.
Hoisington*•†..... Barton	J. B. Prose.
Hollenberg*•† Washin'ton	J. T. Thompson.
Hollyrood*•†...Ellsworth	See Ellsworth.

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Town and County.	Name.
▲Holton*•† ..... Jackson	HOPKINS & HOPKINS.
Hope*•† ..... Dickinson	T. C. Sawyer.
Horace*•† ..... Greeley	F. J. Crutchen.
Horton*•† ..... Brown	MEANS & SMITH.
▲Howard*•† ..... Elk	John Marshall.
▲Hoxie*•† ..... Sheridan	W. F. SCHULTHEIS.
▲Hugoton* ..... Stevens	A. W. Lamkin.
Humboldt*•† ..... Allen	W. A. Chognill.
Huron*•† ..... Atchison	G. W. Stabler.
▲Hutchinson*•† ..... Reno	WHITELAW & ROSE.
Idana*•† ..... Clay	See Clay Centre.
▲Independence*•† Montg'y	F. J. Fritch.
Inman*•† ..... McPherson	See McPherson.
▲Iola*•† ..... Allen	OSCAR FOUST & SON.
Jamestown*•† ..... Cloud	F. E. Lane.
Jewell*•† ..... Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*•† ...Geary	JAMES R. McCLURE.
▲Kansas City*•† Wyandotte	ANGEVINE & CUBBISON.
Kensington*•† ..... Smith	See Smith Center.
Kincaid*•† ..... Anderson	S. D. Whittington.
▲Kingman*•† ..... Kingman	HAY & HAY.
▲Kinsley*•† ..... Edwards	W. N. Beezley.
Kiowa*•† ..... Barber	Charles Runsey.
Kirwin*•† ..... Phillips	W. A. Lindsay.
▲La Crosse*•† ..... Rush	H. L. Anderson.
La Cygne*•† ..... Linn	M. F. Leasure.
Lakin*•† ..... Kearney	F. J. Oyler.
Lancaster*•† ..... Atchison	See Atchison.
Lane*•† ..... Franklin	See Paola.
▲Larned*•† ..... Pawnee	W. H. VERNON.
▲Lawrence*•† ..... Douglas	F. J. SAVAGE. Refers to Merchants' National Bank, Lawrence National Bank, and Watkins National Bank.
▲Leavenworth*•† Leaven'h	KELSO & VAN TUYL. Refer to any bank in the city.
Lebanon*•† ..... Smith	Jas. R. Lewis.
Lebo*•† ..... Coffey	E. R. Evans.
Lehigh*•† ..... Marion	See Marion.
Lenora*•† ..... Norton	H. R. Tillotson.
Leon*•† ..... Butler	C. L. King.
Leona*•† ..... Doniphan	See Troy.
Leonardville*•† ..... Riley	A. M. Storey.
▲Leoti*•† ..... Wichita	J. S. Caldwell.
▲Liberal*•† ..... Seward	T. A. Scates.
▲Lincoln*•† ..... Lincoln	George D. Abel.
Lindsborg*•†. McPherson	Allen Wilber.
Linn*•† ..... Washington	See Clifton.
Little River*•† ..... Rice	See Lyons.
Logan*•† ..... Phillips	D. M. Cox.
Long Island*•† ... Phillips	Giffen Culbertson.
Longton*•† ..... Elk	Fred Hamlin.
Lost Springs*•† ..... Marion	See Marion.
Louisburg*•† ..... Miami	See Paola.
Lucas* ..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*•† ..... Osage	J. H. Stavely.
▲Lyons*•† ..... Rice	O. E. HOPKINS.
Macksville*•† ..... Stafford	See St. Johns.
Madison*•† .. Greenwood	S. F. Wicker.
▲Manhattan*•† ..... Riley	R. S. HICK.
▲Mankato*•† ..... Jewell	T. S. Kirkpatrick.
▲Marion*•† ..... Marion	KING & KELLEY.
Marquette*•† . McPherson	Grattan & Grattan.
▲Marysville*•† .... Marshall	JOHN A. BROUGHTEN.
McCracken*•† ..... Rush	J. T. Nolan.
McCune*•† ..... Crawford	H. M. Ford.
McDonald*• ..... Rawlins	See Atwood.
McLouth*•† ..... Jefferson	D. W. Daniels.
▲McPherson*•† McPherson	GEO. W. ALLISON.
▲Meade*•† ..... Meade	Geo. S. Selvidge.
Medicine Lodge*•† Barb'r	A. L. NOBLE.
▲Melvern*•† ..... Osage	I. Farley.
Meriden*•† ..... Jefferson	See Valley Falls.
Miltonvale*•† ..... Cloud	James McArthur.
▲Minneapolis*•† .... Ottawa	G. W. HURLEY.
Moline*•† ..... Elk	J. K. Glasscock.
Moran ..... Clay	See Clay Centre.
Morganville*•† ..... Clay	See Clay Centre.
Morrill*•† ..... Brown	See Sabetha.
▲Mound City*•† ..... Linn	JOHN C. CANNON.
Moundridge*•† McPhers'n	See McPherson.
Mound Valley*•† Labette	Graham & Beggs.
Mount Hope*•† Sedgwick	G. C. Robbins.
Mulvane*•† ..... Sumner	See Wellington.
Muscotah*•† ..... Atchison	J. R. Carico,
Narka*•† ..... Republic	B. H. Speer.
Noodesha*•† ..... Wilson	J. W. SUTHERLAND.
Neosho Falls*•† Woodson	E. O. Stillwell.
▲Ness City*•† ..... Ness	W. F. Hague.
Netawaka*•† ..... Jackson	Andrew Neal.
▲Newton*•† ..... Harvey	PETERS & NICHOLSON.
Nickerson*•† ..... Reno	E. M. Elliott.
Norcatur*•† ..... Decatur	See Oberlin.
North Topeka*•†. Shawnee	See Topeka.
▲Norton*•† ..... Norton	L. H. WILDER.
Nortonville*•† .. Jefferson	L. F. Randolph.
Norwich*•† ..... Kingman	J. W. Smith.
Oakley*•† ..... Logan	K. E. Willcockson.
▲Oberlin*•† ..... Decatur	TULLY SCOTT.

Town and County.	Name.
Oketo*•† ..... Marshall	See Marysville.
▲Olathe*•† ..... Johnson	PARKER & HAMILTON.
Olsburg*•†. Pottawatomie	See Westmoreland.
Onaga*•†.. Pottawatomie	O. J. Grover.
Oneida*•† ..... Nemaha	See Seneca.
Osage City*•† ..... Osage	J. P. McLaughlin.
Osawatomie*•† ..... Miami	See Paola.
▲Osborne*•† ..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*•† ... Jefferson	H. T. Phinney.
▲Oswego*•† ..... Labette	M. E. WILLIAMS.
▲Ottawa*•† ..... Franklin	BENSON & SMART.
Overbrook*•† ..... Osage	See Lyndon.
Oxford*•† ..... Sumner	Robert Collins.
Palmer*•† ... Washington	S. H. Hamilton.
▲Paola*•† ..... Miami	FRANK M. SHERIDAN.
Parsons*•† ..... Labette	F. H. FOSTER.
Pawnee Rock*•†. Barton	J. W. Ratcliffe.
Peabody*•† ..... Marion	C. M. Clark.
Perry*•† ..... Jefferson	R. P. Haynes.
▲Phillipsburg•† .... Phillips	C. A. Lewis.
Pittsburg*•† ... Crawford	CURRAN & CURRAN.
Plainville*•† ..... Rooks	See Stockton.
Pleasanton*•† ..... Linn	Blue & Riggs.
Pomona*•† ..... Franklin	See Ottawa.
Powhattan*•† ..... Brown	See Hiawatha.
▲Pratt*•† ..... Pratt	J. G. THOMPSON.
Pretty Prairie*•† .... Reno	See Hutchinson.
Quenemo*•† ..... Osage	C. H. Leonard.
Quinter*• ..... Gove	See Gove City.
Randall*•† ..... Jewell	J. W. Hall.
Randolph*•† ..... Riley	See Manhattan.
Republic*• ..... Republic	See Scandia.
▲Richfield*• ..... Morton	G. Porter Craddock.
Richland*•† ..... Shawnee	See Rossville.
Richmond*•† .... Franklin	See Ottawa.
Riley*•† ..... Riley	J. B. Rairden.
Robinson*•† ..... Brown	F. M. Pearl.
Rossville*•† ..... Shawnee	A. C. Sherman.
▲Russell*•† ..... Russell	Laing & Ruppenthal.
▲Russell Springs*... Logan	See Colby.
Sabetha*•† ..... Nemaha	Nathan Jones.
▲Salina*•† ..... Salina	BOND & OSBORN.
▲Santa Fe*†..... Haskell	See Ulysses.
Scandia*•† ..... Republic	J. P. Eaton.
▲Scott*•† ..... Scott	T. Morse.
▲Sedan*•† ..... Chautauqua	H. E. Sadler.
Sedgwick*•† ..... Harvey	C. L. Foster.
▲Seneca*•† ..... Nemaha	S. K. WOODWORTH.
Severance*•† .. Doniphan	W. H. H. Curtis.
Severy*•† .... Greenwood	L. L. Slater.
▲Sharon Springs*•† Wallace	W. S. Roark.
Simpson* ..... Mitchell	See Beloit.
▲Smith Center*•† .... Smith	E. S. Rice.
Soldier*•† ..... Jackson	V. H. McDonald.
Solomon*•† ... Dickinson	H. Whitley.
South Haven*•† . Sumner	See Wellington.
Spring Hill*•† .... Johnson	See Paola.
Stafford*•† ..... Stafford	See St. John.
Sterling*•† ..... Rice	F. P. GREEN.
▲St. Francis*•† .. Cheyenne	T. F. Egan.
▲St. John*•† ..... Stafford	Rose & Roberts.
St. Mary's*•†. Pottawato'e	J. W. Fitzgerald.
St. Paul*•† ..... Neosho	See Erie.
▲Stockton*•† ..... Rooks	J. R. BROBST.
Strong*•† ..... Chase	Madden Bros.
Summerfield*•† . Marshall	See Seneca.
Sylvan Grove*•† . Lincoln	See Lincoln.
▲Syracuse*•† .... Hamilton	U. T. Tapscott.
Tescott*•† ..... Ottawa	See Minneapolis.
Thayer*•† ..... Neosho	S. W. Brewster.
Tonganoxie*•† Leavenw'h	S. J. McNaughton.
¶▲Topeka*•† ..... Shawnee	W. H. COWLES. Refers to Guilford Dudley, banker, and Bank of Topeka.
" ..... "	GEORGE A. HURON. Refers to First National, Central National, and Bank of Topeka.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
Toronto*•† ..... Woodson	J. S. Gilson.
▲Tribune*•† ..... Greeley	W. M. Glenn.
▲Troy*•†... ..... Doniphan	Ryan & Stewart.
Turon*•† ..... Reno	M. H. Potter.
Udall*•† ..... Cowley	See Winfield.
▲Ulysses* ..... Grant	T. W. Marshall.
Valley Falls*•† . Jefferson	G. W. McCAMMON.
Vermillion*•† ... Marshall	See Marysville.
▲WaKeeney*•† ..... Trego	W. E. Saum.
Wakefield*•† ..... Clay	See Clay Centre.
Walnut*•† ..... Crawford	See Pittsburg.
Wamego*•† . Pattawato'e	D. V. Sprague.
▲Washington*•† . Wash't'n	CHARLES SMITH.
Waterville*•† .... Marshall	E. A. Perry.
Wathena*•† ..... Doniphan	F. H. Drenning.
Waverly*•† ..... Coffee	H. L. Cooper.

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Town and County.	Name.
Weir•† .....Cherokee	M. F. Compton.
▲Wellington•• .....Sumner	C. E. ELLIOTT.
Wellsville•† .....Franklin	T. J. Gregory.
▲Westmoreland*.Pottaw'e	Smith & Badgley.
Westphalia•† . Anderson	See Garnet.
Wetmore•† .....Nemaha	M. DeForest.
White City•† .....Morris	O. L. McKillip.
White Cloud•† Doniphan	A. S. Brewster.
Whitewater•† .....Butler	P. E. Ashenfelter.
Whiting•† .....Jackson	J. C. Archer.
▲Wichita•† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
" ..... "	THOMAS C. WILSON. Refers to any bank or county official.
Williamsburg••†Franklin	J. R. Finley.
Willis•† .....Brown	Jesse Henney.
Wilson•† .....Ellsworth	See Ellsworth.
Winchester•† .Jefferson	See Oskaloosa.
▲Winfield•† .....Cowley	POLLOCK & LAFFERTY.
▲Yates Center•† Woodson	E. A. RUNYAN.

KENTUCKY.

Town and County.	Name.
Adairville•† .....Logan	J. B. Grubbs.
▲Albany* .....Clinton	M. L. Jarvis.
▲Alexandria* .....Campbell	T. M. Hill.
Allensville•† ..... Todd	R. F. Allensworth.
Ashland•† .....Boyd	D. W. STEELE, JR.
Auburn•† .....Logan	S. A. Bass.
Augusta•† .....Bracken	Geo. Doniphan.
Bagdad• .....Shelby	See Shelbyville.
▲Barboursville•† ....Knox	S. B. Dishman.
▲Bardstown•† .....Nelson	JOHN S. KELLEY.
▲Bardwell•† .....Carlisle	J. M. Nichols.
Beard•• .....Oldham	See La Grange.
▲Beattyville•† .....Lee	H. H. HARRIS.
Beaver Dam•† .....Ohio	J. S. Glenn.
▲Bedford* .....Trimble	J. A. Trout.
▲Benton•† .....Marshall	Reed, Greer & Oliver.
Bloomfield•† .....Nelson	J. A. Fulton.
▲Booneville* ..... Owsley	J. M. Sebastian.
▲Bowling Green••†Warren	SAMUEL D. HINES.
▲Brandenburg* .....Meade	J. H. Trent, Jr.
▲Brookville•• .....Bracken	W. A. Byron.
▲Brownsville* .. Edmonson	James S. Lay.
Burgin•† ..... Mercer	See Harrodsburg.
▲Burkesville* .Cumberland	Sandidge & Sandidge.
▲Burlington•† ..... Boone	Sidney Gaines.
Butler•† .....Pendleton	W. M. Wilson.
▲Cadiz* .....Trigg	FENTON SIMS.
▲Calhoun* ..... McLean	William B. Noe.
Campbellsburg•† ..Henry	See New Castle.
▲Campbellsville•† ..Taylor	J. M. Wood.
▲Campton* .....Wolfe	A. F. Byrd.
Caneyville•† .... Grayson	N. C. Tilford.
▲Carlisle•† ..... Nicholas	Thomas Owens.
▲Carrollton•• .....Carroll	GARNET & DOWNS.
▲Catlettsburg•† .....Boyd	Thomas R. Brown.
Cave City•† .....Barren	See Glasgow.
Central City•† .Muhl'berg	R. Y. Thomas, Jr.
Clay City•† .....Powell	James W. Lilly.
▲Clinton•† ..... Hickman	W. RAY MOSS.
Cloverport•• Breck'ridge	D. R. Murray & Son.
Columbia* ..... Adair	H. C. Baker.
Columbus•† ..... Hickman	See Clinton.
Corbin•† .....Whitley	See Williamsburg.
Corinth•† .....Grant	W. W. Alcoke.
Corydon•† .....Henderson	Merritt & Alvis.
Covington•† ..... Kenton	RICHARD P. ERNST. Refers to German National Bank.
" ..... "	CHAS. S. FUBBER. Refers to Farmers & Traders National Bank.
Crittenden•† .....Grant	B. F. Menefee.
▲Cynthiana•† .... Harrison	EVANS & PETERSON.
▲Danville•† ..... Boyle	C. R. McDOWELL.
▲Dixon* ..... Webster	F. M. Baker.
Dry Ridge•† .....Grant	J. G. Blackburn.
▲Eddyville•† .....Lyon	T. J. Watkins.
▲Edmonton* .....Metcalfe	See Glasgow.
▲Elizabethtown•† . Hardin	JAMES MONTGOMERY.
▲Elkton•† .....Todd	PERKINS & TRIMBLE.
Eminence•† ..... Henry	W. P. Thorne.
Erlanger•† ..... Kenton	S. W. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth•† ....Pendleton	J. H. Barker.
▲Flemingsburg•† Fleming	J. H. Power.
Fordsville•† .....Ohio	See Hartford.
¶▲Frankfort•† .. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin•† ..... Simpson	GEORGE C. HARRIS.
▲Frenchburg ..... Menifee	L. T. Hovermale.
Fulton•† ..... Fulton	Ed. Thomas.
▲Georgetown•† .....Scott	H. P. MONTGOMERY.
Ghent•• .....Carroll	James O. Bersatt.
▲Glasgow•† .....Barren	C. D. Dickey.
Glencoe•† ..... Gallatin	See Warsaw.
▲Grayson•† .....Carter	H. D. Gregory.
▲Greensburg•† ..... Green	CHARLES H. NOGGLE.
▲Greenup•† ..... Greenup	W. F. Worthington.
▲Greenville•† Muhlenberg	W. J. Cox.
Guthrie•† .....Todd	See Elkton.
▲Hardinsburg•† .Bre'ridge	D. R. Murray.
▲Harlan* .....Harlan	Howard & Clay.
▲Harrodsburg•† ...Mercer	W. W. STEPHENSON.
▲Hartford* .....Ohio	J. S. R. WEDDING.
▲Hawesville•† ... Hancock	E. E. Kelly.
▲Hazard* .....Perry	L. H. N. Salyer.
▲Henderson•† . Henderson	YEAMAN & YEAMAN.
▲Hickman•† .....Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville•† ...La Rue	D. H. Smith.
▲Hopkinsville•† .Christian	HUNTER WOOD & SON.
Horse Cave•† .....Hart	See Munfordville.
Hustonville* .....Lincoln	See Stanford.
▲Hyden* ..... Leslie	Bicknell & Lewis.
▲Independence* ....Kenton	See Covington.
▲Irvine•† .....Estell	Ridell & Ridell.
▲Jackson•† .....Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville .....Owen	See Owenton.
Kelsey .....Caldwell	See Princeton.
Kuttawa•† .....Lyon	See Eddyville.
▲LaGrange•† .....Oldham	Peak & DeHaven.
▲Lancaster•† ..... Garrard	W. O. Bradley.
▲Lawrenceburg•† And'son	F. R. FELAND.
▲Lebanon•† .....Marion	J. McCHORD.
▲Litchfield•† .....Grayson	J. S. Wortham.
Lewisburg•† .....Logan	See Russellville.
Lewisport•† .....Hancock	B. H. Poindexter.
▲Lexington•† .....Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* .....Casey	Stone & Stone.
▲London•† .....Laurel	W. S. JACKSON.
▲Louisa•† .....Lawrence	Stewart & Stewart.
▲Louisville•† ....Jefferson	BARNETT & BARNETT, Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank.
" ..... "	SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
" ..... "	C. B. SEYMOUR, 412 Center St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank.
" ..... "	STROTHER & GORDON, Columbia Bldg. Refer to Columbia Finance & Trust Co. and Union National Bank.
▲Madisonville•† ..Hopkins	J. F. DEMPSEY.
▲Manchester* .....Clay	James H. Garrard.
▲Marion•† .....Crittenden	James & James.
▲Mayfield•† .....Graves	Lee & Hester.
▲Maysville•† ..... Mason	THOMAS R. PHISTER.
▲McKee* .....Jackson	M. A. Holcomb.
Middlesboro•† .....Bell	G. W. SAULSBERRY.
Midway•† .....Woodford	Richard Godson.
Millersburg•† .. Bourbon	See Paris.
Monterey* .....Owen	T. J. Hardin.
▲Monticello* .....Wayne	John W. Tuttle.
▲Morehead•† ..... Rowan	Clark & Riley.
▲Morganfield•† .....Union	W. T. Drury.
▲Morgantown* .....Butler	McClain Taylor.
▲Mt. Olivet* ....Robertson	W. J. Osborne.
▲Mt. Sterling•† Montg'ery	HENRY R. PREWITT.
▲Mt. Vernon•† Rockcastle	P. D. Colver.
▲Munfordville•† .....Hart	H. A. Watkins.
▲Murray•† ..... Calloway	G. C. Diuguid.
▲New Castle•• .....Henry	W. W. Turner.
New Haven•† .... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport•• .....Campbell	J. C. WRIGHT.
▲Nicholasville•† .Jes'mine	B. P. CAMPBELL.
No. Middletown* Bourbon	See Paris.
▲Owensboro•† ....Daviess	HUGH A. WILLIAMS.
▲Owenton•† .....Owen	Lindsay & Botts.
▲Owingsville•• .....Bath	R. Gudgell & Son.
▲Paducah•† ...McCracken	GREER & REED.
▲Paintsville* .....Johnson	J. P. Wells.
▲Paris•† ..... Bourbon	McMILLAN & TALBOT.
Pembroke•† ....Christian	See Hopkinsville.
Perryville* .....Boyle	W. J. Lisle.
Petersburg* .....Boone	See Burlington.
▲Pikeville* .....Pike	Connolly & Connolly.
▲Pineville•† .....Bell	CHARLES W. METCALF.
Pleasureville•• ..... Henry	See New Castle.
Port Royal ..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	E. A. Stephens.
▲Princeton•† ..... Caldwell	WM. MARBLE.
Providence•† ...Webster	Gordon & Gordon.
▲Richmond•† ....Madison	J. A. SULLIVAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Rochester*†.....Butler	See Morgantown.
▲Russellville*•†.....Logan	H. S. McCUTCHEN.
Sacramento*.....McLean	E. B. McEwen.
Sadieville*•†.....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook*.....Elliott	J. B. Hannah.
▲Scottsville*•.....Allen	W. C. GOAD.
Sebree*•†.....Webster	See Henderson.
Sharpsburg*.....Bath	J. C. Nelson.
▲Shelbyville*•†.....Shelby	J. C. BECKHAM.
▲Shepherdsville*•†. Bullitt	J. F. Combs.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*•†. Warren	See Bowling Green.
▲Somerset*•†.....Pulaski	O. H. WADDLE.
Sonora*•†.....Hardin	See Elizabethtown.
▲Springfield*•†Washington	T. W. Simms, Jr.
Stamping Ground*•†Scott	See Georgetown.
▲Stanford*•†.....Lincoln	J. S. OWSLEY, Jr.
▲Stanton*•†.....Powell	Atkinson & Spencer.
Sturgis*•†.....Union	J. Mack Thompson.
Sulphur*•†.....Henry	See New Castle.
▲Taylorsville*•.....Spencer	L. B. Brown.
▲Tompkinsville*.. Monroe	Richardson & Spear.
Trenton*•†.....Todd	Otis Wilson.
Uniontown*•†..... Union	Robert G. Byrne.
▲Vanceburg*•†.....Lewis	W. C. Halbert.
▲Versailles*•†.. Woodford	D. L. THORNTON.
Vine Grove*•†.... Hardin	See Elizabethtown.
Walton*•†.....Boone	See Burlington.
▲Warfield .....Martin	See Paintsville.
▲Warsaw*.....Gallatin	L. L. Tiller.
▲West Liberty*.....Morgan	Finley E. Fogg.
West Louisville...Daviess	See Owensborough.
▲Whitesburg*.....Letcher	D. D. Fields & Son.
Whitesville*•†....Daviess	See Owensborough.
▲Wickliffe*•†..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*•†. Whitley	J. N. SHARP.
▲Williamstown*•†...Grant	M. D. Gray.
▲Winchester*•†.....Clark	LEELAND HATHAWAY.

LOUISIANA.

Town and County.	Name.
Abbeville*•... Vermillion	J. N. Greene.
▲Alexandria*•†.....Rapides	JOHN C. RYAN.
▲Amite*•†.....Tangipahoa	O. P. Amacker.
▲Arcadia*•†.....Bienville	J. C. Reynolds.
▲Bastrop*•†.....Morehouse	Bussey & Napp.
¶▲Baton Rouge*•† E.Ba.R.	THOS. J. KERNAN.
Bayou Sara*•†W.Feliciana	See St. Francisville.
▲Bellevue..... Bossier	See Benton.
▲Benton*•†.....Bossier	Joannes Smith.
▲Cameron*.....Cameron	See Lake Charles.
▲Clinton*•†. East Feliciana	W. F. KERNAN.
▲Colfax*..... Grant	W. C. Roberts.
▲Columbia*•†.....Caldwell	Hundley & Chick.
▲Convent*•†.....St. James	See New Orleans.
▲Coushatta*†.....Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	Clay Elliott.
▲Crowley*•†.....Acadia	J. E. Barry.
▲Donaldsonville*•†Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See New Orleans.
▲Farmerville*.....Union	R. B. Dawkins.
▲Floyd*.....West Carroll	Gray & McIntosh.
▲Franklin*•†.....St. Mary	PHILIP H. MENTZ.
▲Franklinton*†Washin'ton	P. B. Carter.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*.....Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*•† Tangipahoa	W. M. Wright.
▲Harrisonburg*. Catahoula	D. N. Thompson.
▲Homer*†..... Claiborne	J. E. MOORE.
▲Houma*•†...Terre Bonne	H. M. Wallis, Jr.
Jeanerette*•†..... Iberia	See New Iberia.
Jennings*•†.... Calcasieu	See Lake Charles.
▲Lafayette*•†... Lafayette	Charles D. Caffery.
▲Lake Charles*•† Calcasieu	C. A. McCOY.
▲Lake Providence*†E.Car'l	John E. Ransdell.
▲Leesville*•.....Vernon	J. R. Monk.
▲Mansfield*•†.....De Soto	J. W. Parsons.
▲Many*•†.....Sabine	W. P. Good.
▲Marksville*•†...Avoyelles	JOFFRION & JOFFRION.
▲Minden*†..... Webster	L. K. Watkins.
▲Monroe*•†..... Ouachita	E. T. LAMKIN.
Morgan City*•†..St. Mary	Septime Landux.
▲Napoleonville*Assumpt'n	John Marks.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•†.....Iberia	WEEKS & WEEKS.
▲New Orleans*•†.. Orleans	HARRY H. HALL, 807 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	PARKERSON & TOBIN, Liverpool & London & Globe Bldg. Refer to State, New Orleans, and Hibernia National banks.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*•†..St. Landry	T. H. Lewis.
Patterson*•†.....St. Mary	See Franklin.
▲Plaquemine*•†... Iberville	TOLBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	P. A. Barry, *collector*.
▲Port Allen*•† W. Baton R.	See Baton Rouge.
Rayne*•†..... Acadia	Barry & Story.
▲Rayville*•†.....Richland	J. W. Willis.
▲Ruston*•†.....Lincoln	J. B. Halstead.
▲Shreveport*•†.....Caddo	T. ALEXANDER.
▲Sparta*.....Bienville	J. J. Sprawls.
▲Springville....Livingston	Kemp & Kemp.
▲St Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisville* W. Felici'a	J. L. Goslan.
▲St. Joseph*†.....Tensas	Young & Young.
▲St. Martinville*•. St. Martin	James Simon.
▲Tallulah*•†.....Madison	Stone & Holmes.
▲Thibodeaux*•† Lafourche	CLAY, KNOBLOCH & SON.
▲Vernon*..... Jackson	N. M. Smith.
▲Vidalia*•†.....Concordia	Boatner & Hough.
Washington*•† St Landry	J. P. O'Reilly.
Whitecastle*•†.. Iberville	See Plaquemine.
▲Winnfield*.....Winn	Henry Bernstein.
▲Winnsboro*•†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*•†.....York	Samuel M. Came.
▲Auburn*•†. Androscoggin	HENRY W. OAKES.
¶▲Augusta*•†... Kennebec	HEATH & ANDREWS.
▲Bangor*•†.....Penobscot	MARTIN & COOK.
Bar Harbor*•† ..Hancock	JOHN A. PETERS, Jr.
▲Bath*•†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•†.....Waldo	THOMPSON & WARDWELL.
Bethel*•†.....Oxford	Herrick & Park.
Biddeford*•†.....York	MASON & WEYMOUTH.
Boothbay*.....Lincoln	C. R. Tupper.
Brewer*•†.....Penobscot	F. A. Floyd.
Bridgton*•†. Cumberland	A. H. & E. C. Walker.
Brunswick*•†Cumberland	BARRETT POTTER.
Buckfield*•†.....Oxford	Oscar H. Hersey.
Bucksport*•†.... Hancock	O. F. Fellows.
▲Calais*•†.....Washington	HANSON & ST. CLAIR.
Camden*•†.....Knox	J. H. Montgomery.
Caribou*•†.....Aroostook	B L. FLETCHER.
Damariscotta*•†. Lincoln	Pierce & Hall.
Dexter*•†.....Penobscot	Thomas H. B. Pierce.
▲Dover*•†.....Piscataquis	J. B. Peaks.
Eastport*•† . Washington	S. D. Leavitt.
▲Ellsworth*•†.....Hancock	J. A. PETERS, Jr.
Fairfield*•†.....Somerset	Johnson & McFadden.
▲Farmington*•† . Franklin	J. C. HOLMAN.
Ft. Fairfield*•†Aroostook	Herbert T. Powers.
Freeport*•†..Cumberland	See Yarmouth.
Fryeburg*•†.....Oxford	E. E. Hastings.
Gardiner*•†.... Kennebec	O. B. CLASON.
Gorham*•†.. Cumberland	John A. Waterman.
Guilford*•† .. Piscataquis	Henry Hudson.
Hallowell*•†... Kennebec	E. M. Thompson.
▲Houlton*•†.... Aroostook	POWERS & POWERS.
Kennebunk*•† .....York	W. L. Dane.
Kingfield*•.....Franklin	H. S. Wing.
Lewiston*•†. Androscog'n	WHITE & CARTER.
Limerick*.....York	Frank M. Higgins.
Lisbon Falls*•†. And'c'g'n	H. E. Coolidge.
Livermore Falls*•†A'd'gin	John H. Maxwell.
▲Machias*•†...Washington	C. B. DONWORTH.
Madison*•†.....Somerset	C. A. Wilbur.
McKinley.....Hancock	See Ellsworth.
Mechanic Falls*•† And'g'n	J. M. Libby.
New Castle*†.....Lincoln	H. E. Hall.
Newport*•†.....Penobscot	J. M. Sanborn.
North Berwick*•†...York	See Saco.
Norway*•†.....Oxford	A. S Kimball.
Oakland*•†.....Kennebec	George W. Field.
Oldtown*•†....Penobscot	JOSEPH F. GOULD.
▲Paris*•†.....Oxford	See South Paris.
Phillips*•†.....Franklin	F. E. Timberlake.
Pittsfield*•†.....Somerset	Manson & Morse.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Portland*† .Cumberland	SETH L. LARRABEE, general law practice. Attorney for Chapman National Bank.
" ..... "	PAYSON & VIRGIN, Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	H. M. VERRILL, Attorney for Casco National and Canal National banks.
Presque Isle*†Aroostook	George H. Smith.
Richmond*† ..Sagadahoc	W. T. Hall.
▲Rockland*† .....Knox	W. H. FOGLER.
Rockport*† .....Knox	G. H. M. Barrett.
Rumford Falls*†.Oxford	George D. Bisbee.
Saco*† .....York	FAIRFIELD & MOORE.
Sanford*† .....York	Frank Wilson.
Searsport*† .....Waldo	W. T. C. Runnels.
▲Skowhegan*† ..Somerset	GEORGE W. GOWER.
South Berwick*†.....York	W. H. Downs.
South Paris*† ....Oxford	George A. Wilson.
Thomaston*† .....Knox	JOSEPH E. MOORE.
Tremont* .....Hancock	George R. Fuller.
Waldoboro*† ....Lincoln	O. D. Castner.
Waterville *† ..Kennebec	C. W. HUSSEY.
Westbrook*† Cumberla'd	Wm. Lyons.
West Buxom*.....York	E. C. Ambrose.
Wilton*† .....Franklin	C. N. Blanchard.
▲Winthrop*† ...Kennebec	Clinton C. Stevens.
▲Wiscasset*†• .....Lincoln	Rufus K. Sewall.
Yarmouth*† Cumberland	G. F. McQuillan.
York Village*.....York	James T. Davidson.

MARYLAND.

Town and County.	Name.
Aberdeen*† .....Harford	Septimus Davis.
¶▲Annapolis*† Anne Ar'd'l	JAMES W. MUNROE.
Baltimore*†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank.
" ..... "	STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat'l Union Bank.
" ..... "	SYLVAN HAYES LAUCHHEIMER, Equitable Bldg. Attorney for Clothiers Board of Trade and Standard Sewing Machine Co.
" ..... "	WILLIS & HOMER, 213 Courtland St. Attorneys for Second National and German-American banks.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*† .....Harford	STEVENSON A. WILLIAMS.
Berlin*† ..... Worcester	See Snow Hill.
Brunswick*† ..Frederick	See Frederick.
▲Cambridge*† Dorchester	THOMAS W. SIMMONS.
Canton .....Baltimore	See Baltimore.
Catonsville*† .Baltimore	See Baltimore.
▲Centreville*† Queen An'e	Philemon B. Hopper.
▲Chestertown*† .....Kent	HARRISON W. VICKERS.
Cockeysville*† Baltimore	See Towson.
Crisfield*† .....Somerset	Clarence P. Langford.
▲Cumberland*†..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O.Delmar, Del.) See Salisbury.
▲Denton*•.....Caroline	Henry R. Lewis.
Dickeyville*...Baltimore	See Baltimore.
▲Easton*† .....Talbot	WM. H. ADKINS.
▲Elkton*† .....Cecil	L. MARSHALL HAINES.
Ellicott City*† ..Howard	John G. Rogers.
Emmitsburg*† Fr'd'rick	See Frederick.
Federalsburg*† .Caroline	See Denton.
▲Frederick*†...Frederick	JACOB ROHRBACK.
Frostburg*†.....Allegany	Clayton J. Purnell.
Gaithersb'rg*† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*† ..Washington	See Hagerstown.
Havre de Grace*† H'rf'rd	See Aberdeen.
Hyattsville*† Prince Geo.	Rogers & Rogers.
▲Laplata*† .....Charles	Walter J. Mitchell.
Laurel*† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*† ...Allegany	D. LINDLEY SLOAN.
Middletown*† ..Frederick	See Frederick.
Mount Airy*† ....Carroll	See Westminister.
New Windsor*• ...Carroll	Lewis Diehlman.
North East*† .....Cecil	See Elkton.
▲Oakland*† .....Garrett	Gilmore S. Hamill.
Oxford*† .....Talbot	See Easton.
Pocomoke City*† W'r'st'r	C. O. Melvin.
Port Deposit*† .....Cecil	See Elkton.
Port Tobacco*•...Charles	See Laplata.
▲Prince Frederickstown* Calvert	John B. Gray.
▲Princess Anne*† Som'rset	MILES & STANFORD.
Rising Sun*† .....Cecil	See Elkton.
▲Rockville*† Montgomery	Anderson & Bouic.
▲Salisbury*† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*† .M'tg'm'ry	See Rockville.
Sharpsburg*† ..Wash'ton	See Hagerstown.
Smithsburg*† . Wash'ton	See Hagerstown.
▲Snow Hill*†...Worcester	R. D. JONES.
St. Michaels*† .....Talbot	See Easton.
Taneytown*† .....Carroll	See Westminister.
Taylors Island Dorch'ster	See Cambridge.
Thurmont*† ...Frederick	See Frederick.
▲Towson*† .....Baltimore	Elmer J. Cook.
Trappe*† .....Talbot	See Easton.
Union Bridge*† ..Carroll	See Westminister.
Uniontown* .....Carroll	See Westminister.
▲Upper Marlboro*† Pr. Geo.	Magruder & Wilson.
▲Westminster*† ...Carroll	JOHN M. REIFSNIDER.
Williamsport*† Wash'ton	See Hagerstown.
Woodsboro*† .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
▲Abington*† ...Plymouth	Cook & Coughlan.
Adams*† .....Berkshire	W. H. Bixby.
Amesbury *† .....Essex	See Newburyport.
Amherst*† ...Hampshire	Hamlin & Reilley.
Andovor*† .....Essex	George H. Poor.
Arlington*† ...Middlesex	See Watertown.
Ashburnham*† Worc'st'r	See Fitchburg.
Athol*† ..... Worcester	GEORGE W. HORR, LL.B.
Athol Center*† Worcester	See Athol.
Attleborough*† ...Bristol	F. I. Babcock.
Ayer*† .....Middlesex	A. S. Hudson.
Baldwinsville*† Wo'c'st'r	Edward L. Hill.
▲Barnstable*† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Morgan & Stewart.
Belmont*† .....Middlesex	J. F. Ruckley.
Beverly*† .....Essex	L. H. Wardwell.
¶▲Boston*† .....Suffolk	HERBERT L. BAKER, John Hancock Bldg. Refers to Broadway National Bank.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop National Bank and Old Colony Trust Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	KENDALL, MOORE & BURBANK, 77 Bedford St. Attorneys for the Mercantile Law Co. Collections, commercial and corporation law.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental National Bank.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. General law practice in State and Federal courts. Corporation, commercial, probate, and insolvency law. Refer to National Hide & Leather Bank.
" ..... "	WILLIAM G. WAITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Bridgewater*† Plymouth	Hosea Kingman.
Brockton*† ....Plymouth	HERBERT H. CHASE.
Brookline*† .....Norfolk	See Boston.
Cambridge*† . Middlesex	AUGUSTINE J. DALY.
Cambridgeport*†Mid'sex	See Cambridge.
Canton*† .....Norfolk	See Dedham.
Chelsea*†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*† ....Hampden	Luther White.
ChicopeeFalls*†..Hamp'n	See Chicopee.
Clinton*† .....Worcester	EDMOND A. EVANS.
Cohasset*† .....Norfolk	Louis T. Cushing.
Concord*† ....Middlesex	Prescott Keyes.
Conway*† .....Franklin	See Greenfield.
Danvers*† .....Essex	Daniel N. Crowley.
▲Dedham*†.....Norfolk	A. C. SMITH.
East Bridgewater*†Ply'th	R. O. Harris.
East Cambridge*†Mid's'x	See Boston.
Easthampton*†Hamps're	Edward L. Shaw.
East Weymouth*†Norf'k	See Weymouth.
▲Edgartown*† ..... Dukes	C. G. M. Dunham.
Essex*† .....Essex	See Gloucester.
Everett*† .....Middlesex	See Lowell.
Fairhaven*†.....Bristol	A. B. Collins.
Fall River*†.....Bristol	JACKSON, SLADE & BORDEN, Attorneys for Fall River National Bank and Second National Bank.
" ..... "	SWIFT & GRIME, Attorneys for Pocasset National Bank and National Union Bank.
Falmouth*† ..Barnstable	See Barnstable.
▲Fitchburg*† ..Worcester	CHARLES E. WARE.
Florence*† ...Hampshire	See Northampton.
Foxborough*† ..Norfolk	ROBERT W. CARPENTER.
Framingham*†. Mid'sex	J. L. O'NEILL.
Franklin*† .....Norfolk	Wiggins & Doe.
Gardner*† .....Worcester	PIERCE & STILES.
Georgetown*† .....Essex	W. A. Butler.
Gloucester*†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*† .....Worcester	See Worcester.
Great Barrin'n*†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*†.....Franklin	GREENE & DAVENPORT.
Harwich*†.....Barnstable	See Barnstable.
Haverhill*† .....Essex	JONES & PINGREE.
Haydenville*†.Hamps're	See Northampton.
Hingham*†.....Plymouth	Walter L. Bowie.
Holliston*†.....Middlesex	J. P. Dexter.
Holyoke*†.....Hampden	P. J. GARVEY.
Hopkinton*†...Middlesex	George L. Hemenway.
Hudson*†.....Middlesex	James T. & R. E. Joslin.
Hyannis*†.....Barnstable	Henry H. Baker, Jr.
Hyde Park*†.....Norfolk	E. C. JENNY.
Ipswich*†.....Essex	George H. Hayes.
▲Lawrence*†.....Essex	WILBUR E. ROWELL.
Lee*† .....Berkshire	P. H. Casey.
Leicester*†.....Worcester	Henry O. Smith.
Lenox*†.....Berkshire	See Pittsfield.
Leominster*†. Worcester	HARRY C. BASCOM.
Lexington*† ..Middlesex	A. E. Scott.
▲Lowell*†.....Middlesex	BURKE, MARSHALL & CORBETT.
Ludlow*• ..... Hampden	See Springfield.
Lynn*†.....Essex	EUGENE T. McCARTHY.
Malden*†..... Middlesex	P. J McGUIRE.
Manchester*†.....Essex	See Gloucester.
Marblehead*†.....Essex	Wm. D. T. Trefey.
Marlboro*† ... Middlesex	J. W. McDonald.
Medford*† .....Middlesex	B. F. Hayes.
Medway*† ..... Norfolk	A. T. Johnson.
Melrose*†.....Middlesex	Kern & McLoud.
Merrimac*†.....Essex	T. H. Hoyt.
Methuen*†.....Essex	Wm. M. Rogers.
Middleboro*† .Plymouth	George W. Stetson.
Milford*† .....Worcester	L. E. Fales.
Millbury*†.....Worcester	H. W. Aiken.
Milton*†.....Norfolk	See Boston.
Monson*†.....Hampden	See Springfield.
▲Nantucket*†..Nantucket	ALLEN COFFIN.
Natick*†.....Middlesex	I. W. Parker.
▲New Bedford*† ..Bristol	HOMER W. HERVEY.
Newbury† .....Essex	See Newburyport.
▲Newburyport*†.....Essex	C. C. DAME.
Newton*† .... Middlesex	See Boston.
Newton Center*†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*† Middlesex	See Newton Center.
North Adams*†. Berks're	BEER & DOWLIN.
▲Northampton*†Hamps're	HAMMOND & FIELD.
No. Attleborough*†Bris'l	F. B. Byram.
Northborough*† Wo'ster	William M. Brigham.
No. Brookfield*†Wo'ster	Henry W. King.
No. Cambridge*†Mid'sex	See Boston.
North Easton*† ..Bristol	M. L. Urann.
Norwell*• .....Plymouth	H. T. Fogg.
Oakdale*† .....Worcester	Cutting & Sheehan.
Orange*† .....Franklin	E. S. Hall.
Oxford*† .....Worcester	See Worcester.
Palmer*† .....Hampden	GARDNER & GARDNER.
Peabody*† .....Essex	A. W. Sim.
▲Pittsfield*† ... Berkshire	E. T. SLOCUM.
▲Plymouth*† ...Plymouth	Edward A. Burnett.
Provincetown*†Barn'ble	J. H. Hopkins.
Quincy*† .....Norfolk	W. W. JENNESS.
Randolph*† .....Norfolk	John V. Beal.
Reading*† ..... Middlesex	Solon Bancroft.
Rockland*† ... Plymouth	George W. Kelley.
Rockport*† .....Essex	See Gloucester.
Rowley*† .....Essex	See Newburyport.
▲Salem*† ..... Essex	HUNTINGTON & FITZ.
Salisbury*• ..... Essex	See Newburyport.
Shelburne Falls*† Fra'lin	Henry M. Puffer.
Somerville*† ..Middlesex	See Boston.
South Braintree*†. Nor'k	See Boston.
Southbridge*†Worcester	Henry B. Montague.
So. Framingham*†Md'l'x	John M. Merriam.
South Weymouth*†Nor'k	See Abington.
S. Yarmouth*†Barnstable	See Barnstable.
Spencer*† .... Worcester	A. W. Curtis.
▲Springfield*† ..Hampden	GARDNER & GARDNER.
Stockbridge*† Berkshire	See West Stockbridge.
Stoneham*†...Middlesex	W. B. Stevens.
Stoughton*† .....Norfolk	Oscar A. Marden.
▲Taunton*† .....Bristol	BENNETT & HALL.
Townsend*† .. Middlesex	C. F. Worcester.
Turner's Falls*†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*† .. Worcester	W. J. Taft.
Wakefield*†....Middlesex	Samuel K. Hamilton.
Wales*†.....Hampden	H. A. McFarland.
Waltham*†.....Middlesex	M. J. Connelly.
Ware*† .....Hampshire	Coney & Schoomaker.
Wareham*† ... Plymouth	See New Bedford.
Warren*† .... Worcester	E. C. SAWYER.
Watertown*†. Middlesex	Joseph P. Lyons.
Webster*† ..... Worcester	H. J. Clarke.
Wellfleet*† ...Barnstable	See Barnstable.
Westborough*† Wor'ster	JOSHUA E. BEEMAN.
Westfield*† ....Hampden	M. B. Whitney.
West Gardner*†. Wor'ster	See Gardner.
Westminster*† Worcester	See Fitchburg.
West Newbury*† ...Essex	See Newburyport.
West Newton*† . Mid'sex	LAWRENCE BOND.
WestStockbridge*†Berk.	W. C. Spaulding.
Weymouth*†....Norfolk	A. P. WORTHEN.
Whitinsville*†Worcester	See Worcester.
Whitman*†.....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*† Wor'ster	F. B. Spalter.
Winchester*† . Middlesex	G. S. Littlefield.
Woburn*†.....Middlesex	JOHN G. MAGUIRE.
▲Worcester*†..Worcester	RICE, KING & RICE.
Wrentham*† ....Norfolk	Samuel Warner.
Yarmouth*•...Barnstable	See Barnstable.

MICHIGAN.

Addison*• ..... Lenawee	See Adrian.
▲Adrian*† .....Lenawee	JOHN E. BIRD.
Albion*† .....Calhoun	M. D. Weeks.
Algonac*†..... St. Clair	See Marine City.
▲Allegan*† ..... Allegan	H. H. POPE.
Allen*† .....Hillsdale	F. A. Roethlisberger.
Alma*†.....Gratiot	Francis Palmer.
Almont*†.....Lapeer	F. P. Andrus.
▲Alpena*† .....Alpena	H. K. GASTIN.
▲Ann Arbor*† Washtenaw	M. J. CAVANAUGH.
Applegate*† ..... Sanilac	See Carsonville.
Armada*†.....Macomb	Bert C. Preston.
Ashley*†..... Gratiot	See Ithaca.
Athens*†.....Calhoun	N. L. Rowe.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*†..... Iosco	C. R. HENRY.
▲Autrains†..... Alger	See Marquette.
▲Bad Axe*†..... Huron	CHARLES L. HALL.
▲Baldwin*†.....Lake	See Reed City.
Bancroft*†...Shiawassee	See Corunna.
Bangor*†† .... Van Buren	W. G. Bessey.
Barryton*.....Mecosta	See Big Rapids.
Battle Creek*†..Calhoun	O. S. CLARK.
▲Bay City*†..... Bay	FRANK S. PRATT.
Bay Port*†..... Huron	See Bad Axe.
Belding*†.....Ionia	See Greenville.
▲Bellaire*†..... Antrim	Leavitt & Guile.
Bellevue*†.....Eaton	George P. Stevens.
Benton Harbor*†Berrien	FRANK P. GRAVES.
Benzonia*†..... Benzie	Wilson & Bailey.
BerrienSprings*†Berrien	R. D. Dix.
▲Bessemer*† .....Gogebic	S. S. Cooper.
▲Big Rapids*†.....Mecosta	J. BARTON.
Birmingham*†.. Oakland	See Pontiac.
Blissfield*†..... Lenawee	John A. Riley.
Breckenridge*†..Gratiot	See St. Louis.
Brighton*†...Livingston	B. T. O. Clark.
Britton*† ..... Lenawee	See Adrian.
Bronson*†.....Branch	M. Thompson.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Brooklyn•*† ..... Jackson	J. E. Shehell.
Brown City*•† ..... Sanilac	Jesse A. Rapley.
Buchanan*•† ..... Berrien	A. A. Worthington.
Burr Oak*•†.. St. Joseph	A. M. Graham.
Byron*•† ..... Shiawassee	See Corunna.
▲Cadillac*•† ..... Wexford	FRED S. LAMB.
Caledonia*•† ..... Kent	See Grand Rapids.
Calumet*•† .... Houghton	See Houghton.
Capac*•† ..... St. Clair	Charles S. Warn.
▲Caro*•† ..... Tuscola	Walter J. Gamble.
Carson City*•† Montcalm	Lee A. Lyon.
Carsonville*•† .... Sanilac	Thomas G. Graham.
Caseville*•† ..... Huron	See Badaxe.
Cass City*•† ..... Tuscola	J. D. Brooker.
▲Cassopolis*•† ..... Cass	L. H. GLOVER.
Cedar Springs*•† .... Kent	See Grand Rapids.
Central Lake*†.... Antrim	M. W. Neukirk.
▲Centerville*•† St. Joseph	H. P. Stewart.
▲Charlevoix*•† Charlevoix	See Petoskey.
▲Charlotte*•† ..... Eaton	LYMAN H. McCALL.
▲Cheboygan*•† .Cheboygan	GEORGE W. BELL.
Chelsea*•† .... Washtenaw	Archie Wilkinson.
Chesaning*•† ..... Saginaw	B. A. Snow.
Clare*•† ..... Clare	See Harrison.
Clarkston* ..... Oakland	L. N Brown.
Clarksville*•† ..... Ionia	See Ionia.
Clayton*•† ..... Lenawee	See Adrian.
Climax*•† .... Kalamazoo	See Kalamazoo.
Clinton*•† ..... Lenawee	Garland R. Gillespie.
Clio*•† ..... Genesee	George D. Williams.
▲Coldwater*•† ..... Branch	LOVERIDGE & LOVERIDGE.
Coleman*•† ..... Midland	E. Dowe.
Coloma*•† ..... Berrien	See Benton Harbor.
Colon*•† ..... St. Joseph	D. L. Akey.
Concord*•† ..... Jackson	See Jackson.
Constantine*•† St. Joseph	James M Harvey.
Coopersville*•†... Ottawa	L. P Ernst.
▲Corunna*•†... Shiawassee	W. J. Parker.
Croswell*•† ..... Sanilac	CHARLES L. HALL.
▲Crystal Falls*•† ..... Iron	Sherman T. Handy.
Dansville* ..... Ingham	M. M. Atwood.
Davison*•† ..... Genesee	See Flint.
Dearborn*•† ..... Wayne	See Detroit.
Decatur*•† .... Van Buren	F. W. Smith.
Deckerville*•† .... Sanilac	R. J. West.
▲Detroit*•† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank and Merchants Bank of Canada.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN. Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*•† .... Washtenaw	H. U. Newkirk.
Dimondale*•† ..... Eaton	See Charlotte.
Douglas*†..... Allegan	See Allegan.
Dowagiac*•† ..... Cass	CHARLES E. SWEET.
Dowington*•† ..... Sanilac	F. S. Vliets.
Dryden*•† ..... Lapeer	T. Williams.
Dundee*•† ..... Monroe	Randall & Corbin.
Durand*•† .... Shiawassee	A. J. Kellogg.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*• Charlevoix	John Makelim.
East Saginaw*†.... Saginaw	See Saginaw.
East Tawas*•† ..... Iosco	A. E. Sharpe.
Eaton Rapids*•† .... Eaton	J. B. Hendee.
Edmore*•† .... Montcalm	See Greenville.
Elk Rapids*•† ..... Antrim	A. B. Dougherty.
Elkton*•† ..... Huron	W. L. Doyle.
Elsie*•† ..... Clinton	Charles Snelling.
▲Escanaba*•† ..... Delta	GEORGE GALLUP.
Evart*•† ..... Osceola	C. H. Rose.
Ewen*•† ..... Ontonagon	Chamberlain & Trimble.
Fairgrove*•† ..... Tuscola	See Caro
Farmington*†.... Oakland	See Northville.
Fenton*•† ..... Genesee	C. Tinker.
Fennville*•† ..... Allegan	Theo. Wade.
▲Flint*•† ..... Genesee	HEMIS & MARTIN.
Flushing*•..... Genesee	F. P. Sayre.
Forestville*•† ..... Sanilac	See Port Sanilac.
Fowler*•† ..... Clinton	J. G. Patterson.
Fowlerville*•† Livingston	S. S. Abbott.
▲Frankfort*•† ..... Benzie	N. A. PARKER.

Town and County.	Name.
Freeport*•† ..... Barry	Thomas Sullivan.
Fremont*•† .... Newaygo	A. F. Tibbitts.
Gagetown*•† ..... Tuscola	See Caro.
Galesburg*•†. Kalamazoo	R. G. Smith.
Galien*•† ..... Berrien	See Buchanan.
▲Gaylord*•† ..... Otsego	W. A. Harrington.
Gladstone*•† ..... Delta	Smith & Empson.
▲Gladwin*•..... Gladwin	F. C. Smith.
Gobleville*†... Van Buren	H. M. Huff.
▲Grand Haven*•†.. Ottawa	R. W. DUNCAN.
Grand Ledge*•† .... Eaton	C. Alexander.
Grand Marais*..... Alger	C. D. Doig.
▲Grand Rapids*•† .... Kent	CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*•† .... Jackson	E. Pelton.
▲Grayling*•†..... Crawford	Joseph Patterson.
Greenville*•†.. Montcalm	W. S. Whittlesey.
Hancock*•† .... Houghton	See Houghton.
Hanover*•† ..... Jackson	See Jackson.
▲Harbor Springs*•† Emmet	CHALMERS CURTIS.
▲Harrison*•† ..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*•† ..... Oceana	W. S. Hanson.
Hartford*•†... Van Buren	A. H. Chandler.
▲Hastings*•† ..... Barry	PHILIP T. COLGROVE.
▲Hersey*•† ..... Osceola	C. M. Beardsley.
▲Hillsdale*•† ..... Hillsdale	G. M. HESTER.
Holland*•† ..... Ottawa	George E. Kollen.
Holly*•† ..... Oakland	C. F. Collier.
Homer*•† ..... Calhoun	See Marshall.
Hopkins Station*•† Alle'n	See Allegan.
▲Houghton*•†... Houghton	R. SKIFF SHELDEN.
Howard*•† ..... Montcalm	C. W. Perry.
▲Howell*•† ..... Livingston	W. P. VAN WINKLE.
Hubbardston* ..... Ionia	See Ionia.
Hudson*•† ..... Lenawee	L. R. Pierson.
Imlay City*•† ..... Lapeer	R. L. Campbell.
▲Ionia*•† ..... Ionia	JOHN J. McKENNA.
▲Iron Mountain*•†. Dicki'n	E. A. WOODWARD.
Ironwood*•† ..... Gogebic	HAYDEN, HUMPHREY & YOUNG.
Ishpeming*•† . Marquette	W. T. POTTER.
▲Ithaca*•† ..... Gratiot	John T. Mathews.
▲Jackson*•† ..... Jackson	FORREST C. BADGLEY.
Jasper*•† ..... Lenawee	See Adrian.
Jonesville*•† ..... Hillsdale	S. D. McNeal.
▲Kalamazoo*•† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*•† .... Kalkaska	Totten & Phelps.
Kinde*•† ..... Huron	James H. Hall.
Kingston*•† ..... Tuscola	J. B Beverly.
Laingsburg*•† Shiawassee	H. H. Pulver.
▲Lake City*•†. Missaukee	A. G. Smith.
Lake Linden*•† Houghton	See Houghton.
Lake Odessa*•† ..... Ionia	See Ionia.
Lake View*•†..Montcalm	Salem F. Kennedy.
▲L'Anse*•† ..... Baraga	P. R. McKernan.
¶Lansing*•† ..... Ingham	CAHILL & WOOD.
▲Lapeer*•† ..... Lapeer	GREER & WILLIAMS.
Laurium* ..... Houghton	See Houghton.
Lawton*•† ..... Van Buren	S. L. Lawton.
▲Leland*† ..... Leelanau	C. L. Dayton.
Leslie*•† ..... Ingham	Arthur J. Tuttle.
Lexington*†..... Sanilac	A. E. Divine.
Litchfield*•† .... Hillsdale	See Hillsdale.
Lowell*•† ..... Kent	John W. Matthewson.
▲Ludington*•† ..... Mason	H. S. GRAY.
Lyons*•† ..... Ionia	E. C. Spalding.
Mancelona*•† ..... Antrim	Mesick & Newkirk.
Manchester*•† Washte'aw	A. J. Waters.
▲Manistee*•† ..... Manistee	DOVEL & SMITH.
▲Manistique*•†Schoolcraft	Walsh & Pardee.
Manton*•† ..... Wexford	I. C. Wheeler.
Maple Rapids*.... Clinton	See St. Johns.
Marcellus*•† ..... Cass	Smith & Harmon.
Marine City*†..... St. Clair	Wm. Baird
Marlette*•† ..... Sanilac	D. S. McClure.
▲Marquette*•†.. Marquette	HILL & RODD.
▲Marshall*•† ..... Calhoun	J. C. PATTERSON.
▲Mason*•† ..... Ingham	L. T. Hemans.
Mayville*•† ..... Tuscola	T. J. Eveland.
Memphis*•† ..... Macomb	See Mount Clemens.
Mendon*•†..... St. Joseph	E. E. Harwood.
▲Menominee*•†Menominee	SAWYER & WAITE.
Merrill*•† ..... Saginaw	See Saginaw.
Middleville*•† ..... Barry	H. E. Hendricks.
▲Midland*•† ..... Midland	GEORGE B. STANFORD.
Milan*•† ..... Washtenaw	Frank Trussell.
Milford*•† ..... Oakland	Edward J. Bissell.
Millington*•†..... Tuscola	See Caro.
Minden City*•† ... Sanilac	See Sanilac Centre.
▲Mio* ..... Oscoda	R. Kittle.
▲Monroe*•† ..... Monroe	LANDON & LOCKWOOD.
Montague*•† .. Muskegon	See Muskegon.
Montrose*•† ..... Genesee	See Flint.
Morenci*•† ..... Lenawee	C. S. Ingals.
Mt. Pleasant*•† .. Shiawassee	A. L. Beard.
▲Mt. Clemens*•†.. Macomb	SILAS B. SPIER.
▲Mt. Pleasant*•† .. Isabella	FRANCIS H. DODDS.
Muir*•†..... Ionia	See Ionia.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Munising*† .....Alger	H. N. Morris.
▲Muskegon*† ..Muskegon	SMITH, NIMS, HOYT & ERWIN.
Nashville*† .....Barry	E. D. Mallory.
Negaunee*† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*† .... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*† .....Luce	Sanford N. Dutcher.
New Haven*† ...Macomb	Adam T. Bennett.
Niles*† .....Berrien	WILLIAM J. GILBERT.
North Branch*† ..Lapeer	C. F. Gates.
North Lansing† ..Ingham	See Lansing.
Northville*† .....Wayne	C. C. Yerkes.
Ogden† .....Lenawee	See Adrian.
Olivet*† .....Eaton	See Charlotte.
▲Ontonagon*† Ontonagon	W. W. Wendell.
Orion*† .....Oakland	J. A. Neal.
Oscoda*† .....Iosco	C. R. Henry.
Otsego*† .....Allegan	W. C. Edsall.
Ovid*† .....Clinton	H M. High.
Owosso*† ....Shiawassee	WATSON & CHAPMAN.
Oxford*† .....Oakland	Frank E. Jenkins.
▲Paw Paw*† ...Van Buren	T. J. CAVANAUGH.
Peck* .....Sanilac	See Croswell.
Pentwater*† .....Oceana	Charles R. Johnson.
Perrinton*† .....Gratiot	See Ashley.
Perry*† .....Shiawassee	A. N. Macqueen.
Petersburgh*† ...Monroe	John O. Zabel.
Petoskey*† .....Emmet	C. J. PAILTHORP.
Pewamo*† .....Ionia	See Lyons.
Pigeon*† .....Huron	See Badaxe.
Pinckney*† ..Livingston	W. A. Carr.
Pinconning*† .....Bay	See Bay City.
Plainwell*† .....Allegan	E. J. Anderson.
Plymouth*† .....Wayne	G. A Starkweather.
▲Pontiac*† .....Oakland	ELMER R. WEBSTER.
Port Austin*† ....Huron	James H. Hall.
Port Hope*† .....Huron	See Sand Beach.
▲Port Huron*† ....St. Clair	PHILLIPS & JENKS.
Portland*† .....Ionia	W. E. Hawley.
Port Sanilac*† ....Sanilac	M. N. Mugan.
Quincy*† .....Branch	W. H. Lockerby.
Reading*† .....Hillsdale	Lockerby & Kinney.
Red Jacket*† ..Houghton	See Houghton.
Reed City*† .....Osceola	C. M. Beardsley.
Reese*† .....Tuscola	See Vassar.
Richland*† .. Kalamazoo	See Kalamazoo.
Richmond* .....Macomb	W. H. Acker.
Rochester*† .....Oakland	J. H. Holman.
Rockford*† .....Kent	C. G. Hyde.
▲Rogers* .....Presque Isle	A. E. Banks.
Romeo*† .....Macomb	D. N. Lowell.
▲Roscommon*† Roscom'on	Charles L. De Waele.
▲Saginaw*† .....Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† ..... Washtenaw	See Ann Arbor.
Sand Beach*† ..... Huron	CHARLES L. HALL.
▲Sanilac Center*... Sanilac	Wm. Dawson.
Saranac*† .....Ionia	Charles L. Williams.
Saugatuck* .....Allegan	W. A. Woodworth.
▲Sault Ste Marie*† Chip'wa	JOHN A. COLWELL.
Schoolcraft*† Kalamazoo	George M. Fields.
Sebewaing*† ..... Huron	See Badaxe.
Seney*† .....Schoolcraft	See Newberry.
Shelby*† .....Oceana	John Q. Ross.
Shepherd*† .....Isabella	F. E. Hibbard.
Sheridan*† ....Montcalm	See Stanton.
Sherwood*† .....Branch	See Union City.
South Haven*† VanBuren	JAMES H. JOHNSON.
South Lyon*† ...Oakland	See Pontiac.
Sparta*† .....Kent	B. N. Keister.
Springport*† ....Jackson	See Jackson.
▲Standish*† .....Arenac	Robert Garner.
▲Stanton*† .....Montcalm	FRANK MILLER.
St. Charles*† .....Saginaw	See Saginaw.
St. Clair*† .....St. Clair	A. R. Stowell.
▲St. Ignace*† .. Mackinac	Henry Hoffman.
▲St. Johns*† .....Clinton	LEWIS SEVERANCE.
▲St. Joseph*† .....Berrien	N. A. HAMILTON.
St. Louis*† ..... Gratiot	Charles W. Giddings.
Stockbridge*† ...Ingham	W. B. Gildart.
Sturgiss*† ..... St. Joseph	R. B. Hamilton.
Sunfield*† .....Eaton	See Charlotte.
▲Tawas City*† .....Iosco	N. C. HARTINGH.
Tecumseh*† .....Lewanee	Summer Collins.
Tekonsha*† ..... Calhoun	See Battle Creek.
Three Oaks*† ....Berrien	W. K. Sawyer.
Three Rivers*† St. Joseph	S. M. Constantine.
▲TraverseCity*† Gr'ndTra.	PATCHIN & CROTSER.
Ubly*† ..... Huron	J. C. Ryan.
Union City*† .....Branch	M. A. Merrifield.
Unionville*† .....Tuscola	See Sebewaing.
Utica*† .....Macomb	G. E. Eckert.
Vandalia*† .....Cass	See Cassopolis.
Vassar*† .....Tuscola	HUSTON & SPEARS.
Vermontville*† ....Eaton	See Charlotte.
Vernon*† .... Shiawassee	See Owosso.
Vicksburg*† . Kalamazoo	T. RAYNER, JR.
Wacousta* .....Clinton	See Grand Ledge.
Watervliet*† .....Berrien	See Benton Harbor.
Wayland*† .....Allegan	David Stockdale.
Wayne*† ..... Wayne	See Plymouth.
West Bay City*† .... Bay	See Bay City.
▲West Branch*† . Ogemaw	Ross & Harris.
Whitehall*† ...Muskegon	Paul I. Hedges.
WhitePigeon*† St. Joseph	W. F. Thomas.
Williamston*† ... Ingham	W. F. Cairns.
Woodland*† ..... Barry	Palmerton & Smith.
Wyandotte*† ..... Wayne	SYLVESTER PRAY.
Yale*† .....St. Clair	Harvey Tappan.
Ypsilanti*† .. Washtenaw	D. C. GRIFFIN.
Zeeland*† ..... Ottowa	See Grand Haven.

MINNESOTA.

Town and County.	Name.
▲Ada*† .....Norman	Calkins & Sharpe.
Adams*† .....Mower	See Austin.
Adrian*† .....Nobles	M. E. Foley.
▲Aitkin*† .....Aitkin	P. J Murphy.
Albany*† .....Stearns	See St. Cloud.
▲Albert Lea*† ...Freeborn	TODD & CARLSON.
Alden*† .....Freeborn	H. G. Latourell.
▲Alexadria*† .... Douglas	Jenkins & Treat.
Amboy*† .....Blue Earth	J. F. Smith.
Annandale*† ..... Wright	A. G. Sexton.
▲Anoka*† ..... Anoka	J. N. NILES.
Appleton*† .....Swift	C. W. Stanton.
Argyle*† ..... Marshall	E. M. Stanton.
Arlington*† ..... Sibley	F. A. Cosgrove.
Atwater*† ....Kandiyohi	George Muller.
Audubon*† ..... Becker	See Detroit City.
▲Austin*† .....Mower	WRIGHT & BLISS.
Balaton*† .....Lyon	See Marshall.
Barnesville*† .....Clay	Charles S. Marden.
Battle Lake*† .Otter Tail	See Fergus Falls.
Beardsley*† ....Bigstone	See Ortonville.
▲Beaver Falls* ....Renville	See Redwood Falls.
Belgrade*† .....Stearns	See St. Cloud.
Belle Plaine*† .....Scott	F. C. Irwin.
Bellingham*† .Lac-qui-P'e	McElliott & Holmes.
Belview*† .....Redwood	A. O. Gimmestad.
▲Benson*† .....Swift	F. M. Thornton.
▲Bermidji* ..... Beltrami	Peter Johnson, collection agent.
Bigelow*† .....Nobles	See Sibley, Iowa.
Big Lake*† ....Sherburne	See Elk River.
Bird Island*† ....Renville	T. E. Boylan.
Blooming Prairie*† . Ste'e	See Owatonna.
▲Blue Earth City*† Farib'lt	FRANK E. PUTNAM.
Boyd*† .... Lac-qui-Parle	See Madison.
▲Brainerd*† ...Crow Wing	S. F. Alderman.
Brandon*† .....Douglas	See Alexandria.
▲Breckenridge*† ..Wilkin	EZRA G. VALENTINE.
Brooten*† .....Stearns	See Glenwood.
Browerville*† .....Todd	See St. Cloud.
Brown Valley*† Traverse	Norton F. Brand.
Brownton*† .....McLeod	A. L. Brown.
▲Buffalo*† .....Wright	J. T. Alley.
Buffalo Lake*† . Renville	See Granite Falls.
▲Caledonia*† ....Houston	E. H. Smalley.
▲Cambridge* .....Isanti	George W. Nesbit.
Canby*† Yellow Medicine	Ole Ostensoe.
Cannon Falls*† . Goodhue	P. S. Aslakson.
▲Carlton*† .....Carlton	H. H. Hawkins.
Carver*† .....Carver	Frank Warner.
▲Center City*† .....Chisago	See St. Paul.
▲Chaska*† .....Carver	See Shakopee.
Chatfield*† .....Fillmore	E. W. Rossman.
Chokio*† ..... Stevens	See Morris.
Clara City*† ...Chippewa	A. J. Volstead.
Claremont*† .....Dodge	See Kasson.
Clarkfield*† Yello' Medi'e	See Canby.
Climax*† .....Polk	See Crookston.
Clinton* .....Big Stone	See Ortonville.
Cloquet*† .....Carlton	See Duluth.
Cokato*† .....Wright	See Buffalo.
Cottonwood*† .....Lyon	O. Hanson.
▲Crookston*† .....Polk	MILLER & FOOTE.
Dassell*† .....Meeker	See Litchfield.
Dawson*† . Lac-qui-Parle	W. B. Monaghan.
Delano*† .....Wright	See Minneapolis.
Delavan*† .....Faribault	See Blue Earth City.
▲Detroit City*† ....Becker	J. N. TRUE.
Dexter*† .....Mower	See Austin.
Dodge Center*† ...Dodge	See St. Paul.
Dover*† .....Olmstead	See Rochester.
▲Duluth*† .....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Eagle Bend*† .....Todd	FRANK RICHARDSON.
East Grand Forks*† Polk	See Crookston.
Easton*† .....Faribault	See Blue Earth City.
Echo*† . Yellow Medicine	See Sleepy Eye.
Eden Valley*† ....Meeker	James H. Doran.
Edgerton*† ...Pipe Stone	See G. Brady.
▲Elbow Lake*† .....Grant	T. & M. Casey.
Elgin*† .....Wabasha	See Wabasha.
▲Elk River*† ...Sherburne	Frank T. White.
Ellsworth*† .....Nobles	See Luverne.
Elmore*† .....Faribault	G. W. Pangburn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ely*†.....St. Louis	A. J. THOMAS.
Elysian*†.....Lesueur	W. M. Sterling.
Erskine*†.....Polk	See Crookston.
Evansville*†....Douglas	See Alexandria.
Eveleth*†.....St. Louis	See Duluth.
Excelsior*†....Hennepin	See Minneapolis.
Eyota.....Olmstead	See Rochester.
Fairfax*†.....Renville	A. V. Rieke.
▲Fairmont*†.....Martin	HOWARD H. DUNN.
▲Faribault*†.....Rice	H. S. GIBSON.
Farmington*†...Dakota	L. Aldrich.
▲Fergus Falls*†Otter Tail	C. L. HILTON.
Fertile*†.....Polk	See Crookston.
Fisher*†.....Polk	See Crookston.
Fosston*†.....Polk	B. S. Bennett.
Frazee*†.....Becker	See Detroit City.
Fulda*†.....Murray	M. E. Foley.
Gaylord*†.....Sibley	G. A. McKenzie.
Gibbon*†.....Sibley	John A. Dalzell.
▲Glencoe*†.....McLeod	F. R. ALLEN.
▲Glenwood*†.....Pope	C. P. Reeves.
Good Thunder*†BlueE'th	See Mankato.
Graceville*†...Big Stone	M. S. Stevens.
Granada*†.....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*†.Mower	See Spring Valley.
▲Grand Rapids*†...Itasca	T. M. Brady..
▲Granite Falls*†Yel. Med.	O. Hartwick.
Grove City*†.....Meeker	See Litchfield.
▲Hallock*†.....Kittson	R. R. Hedenberg.
Halstad*†.....Norman	A. O. Ueland.
Hamline*†.....Ramsey	See St. Paul.
Hardwick*†.....Rock	See Lu Verne.
Harmony*†.....Fillmore	See Preston.
▲Hastings*†.....Dakota	CLAGETT & STOWE.
Hawley*†.....Clay	G. Halverson.
Hayfield*†.....Dodge	See Kasson.
Hector*†.....Renville	C. H. Freeman.
▲Henderson*†.....Sibley	W. H. Leeman.
Henning*†....Otter Tail	See Fergus Falls.
Herman*†.....Grant	Phinney Bros.
Heron*†.....Jackson	L. F. Lammers.
Hibbing*†.....St. Louis	T. M. Brady & Son.
Hills*†.....Rock	See Lu Verne.
Houston*†.....Houston	D. A. Buell.
Howard Lake*†..Wright	F. E. Latham.
Hubbard*.....Hubbard	See Park Rapids.
Hutchison*†....McLeod	H. H. Bonniwell.
▲Jackson*†.....Jackson	M. V. BUSHMAN.
Janesville*†.....Waseca	L. D. Rogers.
Jasper*†.....Pipe Stone	See Pipe Stone.
Jordan*†.....Scott	See Shakopee.
Kasson*†.....Dodge	Robert Taylor.
Kenyon*†.....Goodhue	K. A. Finseth.
Kerkhoven*†.....Swift	See Benson.
Kilkenny*†.....Lesueur	See Waterville.
Kinbrae†.....Nobles	See Worthington.
▲Lake Benton*†...Lincoln	A. J. Bingham.
Lake City*†.....Wabasha	ALLEN J. GREER.
Lake Crystal*†BlueEa'th	D. A. Reed.
Lakefield*†.....Jackson	E. T. Smith.
Lake Park*†.....Becker	See Detroit.
Lamberton*†...Redwood	F. Clague.
Lanesboro*†....Fillmore	A. G. Chapman.
Le Roy*†.....Mower	G. W. W. Harden.
Lester Prairie*†.McLeod	See Glencoe.
Lesueur*†.....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	O. J. Parker.
Lewiston*†.....Winona	See Winona.
▲Litchfield*†.....Meeker	E. B. Hall.
▲Little Falls*†...Morrison	E. P. ADAMS.
▲Long Prairie*†.....Todd	E. B. Wood.
▲Lu Verne*†.....Rock	M. W. DAVIDSON.
Lyle*†.....Mower	See Austin.
Mabel*†.....Fillmore	See Preston.
Madelia*†.....Watonwan	See St. James.
▲Madison*†.Lac-qui-Parle	H. L. Hayden.
Madison Lake*†BlueE'th	See Mankato.
▲Mankota*†...Blue Earth	S. B. WILSON.
▲Mantorville*●.....Dodge	George A. Norton.
Maple Lake*†.....Wright	J. E. Madigan.
Mapleton*†...Blue Earth	U. G. Argetsinger.
▲Marshall*†.....Lyon	SEWARD & BURCHARD.
Maynard*†.....Chippewa	See Granite Falls.
Mazeppa*†.....Wabasha	See Wabasha.
McIntosh*†.....Polk	T. J. West.
Melrose*†.....Stearns	See St. Cloud.
Merriam Park*†.Ramsey	See St. Paul.
Milaca*†.....Milelacs	See Mora.
Milan*†.....Chippewa	See Montevideo.
Minneapolis*●† Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*†.*.....Lyon	C. M. Gislason.
Minnesota Lake*†F'rib'lt	T. M. Keogan.
▲Montevideo*†.Chippewa	LYNDON A. SMITH.
Montgomery*†...Lesueur	See Lesueur.
Monticello*†.....Wright	James C. Tarbox.
▲Moorhead*†.....Clay	EDWIN ADAMS.
▲Mora*†.....Kanabec	J. C. Pope.
Morgan*†.....Redwood	George W. Somerville.
▲Morris*†.....Stevens	LEWIS C. SPOONER.
Morristown*†.....Rice	See Faribault.
Morton*†.....Renville	See Redwood Falls.
Mountain L*† Cottonw'd	See Windom.
Murdock*†.....Swift	See Appleton.
New Duluth*†...St. Louis	See Duluth.
New London*†Kandiyo'l	See Willmar.
New Paynesville*†St'rns	See St. Cloud.
New Prague*†.....Scott	W. T. Hanzal.
New Richland*†.Waseca	B. F. McGregor.
▲New Ulm*†.....Brown	LIND & SOMSEN.
Nicollet*†.....Nicollet	See St. Peter.
North Branch*†.Chicago	Charles A. Holt.
Northfield*†.....Rice	Drake & Dougherty.
North St. Paul*† Ramsey	See St. Paul.
Norwood*†.....Carver	P. W. Morrison.
Olivia*†.....Renville	S. R. Miller.
▲Ortonville*†...Big Stone	E. F. CRAWFORD.
Osakis*†.....Douglas	F. H. Borchert.
▲Owatonna*†.....Steele	W. F. SAWYER.
▲Park Rapids*†..Hubbard	F. A. Vanderpool.
Pelican Rapids*†Ot'r T'il	Henry Dressler.
Perham*†.....Otter Tail	M. J. Daly.
▲Pine City*†.....Pine	S. G. L. Roberts.
Pine Island*†....Goodhue	See Red Wing.
▲Pipestone*†...Pipestone	C. W. GILMORE.
Plainview*†....Wabasha	J. A. Carley.
Presto .....Todd	See Staples.
▲Preston*†.....Fillmore	Bassett & Fowler.
▲Princeton*†...Mille Lacs	J. L. Brady.
▲Redlake Falls*†.Redlake	C. E. Boughton.
▲Red Wing*†.....Goodhue	BOYNTON & STEVENS.
▲Redwood Falls*†Redw'd	A. C. Doliff.
Renville*†.....Renville	Daly & Barnard.
▲Rochester*†.....Olmsted	B. W. EATON.
Rock Dell.....Olmsted	See Rochester.
▲Roseau*.....Roseau	R. J. Bell.
Royalton*†.....Morrison	George H. Niles.
Rush City*†.....Chicago	J. D. Markham.
Rushford*†.....Fillmore	G. W. Rockwell.
Rushmore*†.....Nobles	J. A. Town.
Ruthton*†.....Pipestone	See Pipestone.
Sacred Heart*† Renville	A. J. Volstad.
Sanborn*†.....Redwood	T. R. Brownlee.
Sandstone*†.....Pine	Fred. L. Dennie.
Sauk Center*†...Stearns	Andrew J. Smith.
▲Sauk Rapids*†....Benton	Thomas Van Etten.
▲Shakopee*†.....Scott	H. J. PECK.
Sherburn*†.....Martin	Sutherland & Calkins.
▲Slayton*†.....Murray	B. H. Whitney.
Sleepy Eye*†.....Brown	L. G. Davis.
South St. Paul*†.Dakota	See Hastings.
Springfield*†.....Brown	George T. Olson.
Spring Grove*†.Houston	See Caledonia.
Spring Valley*†† Fillmore	C. D. Allen.
Staples*†.....Todd	B. F. HARTSHORN.
St. Charles*†.....Winona	E. Hill.
▲St Cloud*†.....Stearns	R. B. BROWER.
Stephen*†.....Marshall	G. E. Carr.
Stewart*†.....McLeod	See Glencoe.
Stewartville*†..Olmsted	See Rochester.
▲Stillwater*†.Washington	COMFORT & WILSON.
▲St. James*†...Watonwan	W. S. HAMMOND.
¶▲St. Paul*†.....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	OSCAR HALLAM, Manhattan Bldg. Commercial, insurance, real estate, and probate law. Refers to Northern Exchange Bank.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	CHARLES E. JOSLIN, 716-717 New York Life Bldg. General practice. Special attention to corporation law.
" ..... "	MORPHY, EWING & GILBERT, 606-611 Manhattan Bldg. Refer to First and Merchants National banks, and Capital Bank, St. Paul.
" ..... "	JOHN B. & E. P. SANBORN. Attorneys for NationalGerman-American Bank.
" ..... "	TOMPKINS & ROMER, 459-460 Drake Block. Law and collections. Reference: First National Bank.
" ..... "	WARNER, RICHARDSON & LAWRENCE, Germania Life Bldg. Reference: First National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲St Peter*●†.....Nicollet	A. A. STONE.
Taylor's Falls*●†.Chicago	See Osceola Mills, Wis.
Thief Riv.F'lls*●†Redlake	Henry W. Lee.
Tower*●†.....St. Louis	See Duluth.
Tracy*●†.....Lyon	C. W. Main.
Twin Valley*●†..Norman	E. M. Niles.
▲Two Harbors*●†....Lake	JOHN DWAN.
Tyler*●†.....Lincoln	H. A. Stricker.
Ulen*●†..... Clay	See Ada.
Verndale*●† .....Wadena	See Wadena.
Virginia*●† ..... St. Louis	M. C. Palmer.
▲Wabasha*† .....Wabasha	MULLEN & BOWDITCH.
Waconia*●† ..... Carver	See Carver.
▲Wadena*●†..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnut Grove*●†.Redw'd	See Tracy.
▲Warren*●† .....Marshall	A. Grindeland.
▲Waseca*●† .....Waseca	P. McGOVERN.
Waterville*●† ....Lesueur	G. F. Dullam.
Watkins*●† ..... Meeker	See Litchfield.
Waverly Mills*●†...Wright	See Buffalo.
Welcome*●† .....Martin	B. F. Taylor.
Wells*●† .....Faribault	D. A. Odell.
West Concord*●†..Dodge	W. W. Westcott.
West Duluth*●†. St. Louis	See Duluth.
▲Wheaton*●† .....Traverse	O'Hair & Murphy.
▲Willmar*●† ....Kandiyohi	G. H. Otterness.
▲Windom*●†..Cottonwood	Thomas E. Sime.
WinnebagoC.*●† Fariba'lt	H. L. Bullis.
▲Winona*●†.....Winona	WEBBER & LEES.
Winthrop*●†..... Sibley	E. H. Huebner.
Wood Lake*●† Yel'wMed.	See Granite Falls.
Woodstock*●†. Pipestone	See Pipestone.
▲Worthington*●†...Nobles	J. A. TOWN.
Wykoff *●† ..... Fillmore	See Preston.
Zumbrota*●†.... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*●† ..... Monroe	GEORGE C. PAYNE.
Amory*●† ..... Monroe	See Aberdeen.
▲Ashland*.....Benton	McDonald, McDonald & Simpson.
▲Augusta*..... Perry	J. S. Bradford.
Baldwin*●† ..... Prentiss	See Booneville.
▲Batesville*●† ..... Panola	P. H. Lowrey.
▲Bay St. Louis*●†.Hancock	FRANK DABNEY.
▲Belen*..... Quitman	James W. Mack.
Biloxi*●†..... Harrison	J. R. Davis.
▲Booneville*●†.... Prentiss	S. P. Allen.
▲Brandon*●†..... Rankin	H. S. Cole.
▲Brookhaven*●† .. Lincoln	R. H. Thompson.
▲Canton*●†.....Madison	W. H. POWELL.
▲Carrollton*●†.....Carroll	Southworth & Stevens.
▲Carthage* .....Leake	J. D. Eads.
Centerville*●† .Wilkinson	See Woodville.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*●†... Coahoma	J. S. BUTT.
▲Coffeeville*●†..Yalobusha	Blount & Stone.
▲Columbia*..... Marion	Mounger & Mounger.
▲Columbus*●† ... Lowndes	OLR & HARRISON.
▲Corinth*●†.....Alcorn	J. M. Boone.
Crystal Springs*●† Copiah	W. B. Lockwood.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*●†..... Holmes	J. Wiener.
▲Ellisville*●†.....Jones	W. C. Hill.
Enterprise*●† .....Clarke	T. A. Wood.
▲Fayette*●.....Jefferson	Jeff Truly
▲Forest*●†.....Scott	T. B. Johnson.
▲Friars Point*●†. Coahoma	Fitzgerald & Maynard.
▲Fulton*..... Itawamba	W. A. Nabers.
Gloster*●†.....Amite	E. H. Ratcliffe.
▲Greenville*●† Washington	JAYNE & WATSON.
▲Greenwood*●†..LaFlore	L. P. YERGER.
▲Grenada*●†..... Grenada	B. C. Adams.
▲Hattiesburg*●†..... Perry	Deason & Stevens.
▲Hazlehurst*●†..... Copiah	Miller Bros.
▲Hernando*●†..... De Soto	McKenzie & Holmes.
▲Holly Springs*●†.Marshall	WM. M. STRICKLAND.
▲Houston*.....Chickasaw	Orr, Lyon & Lyon.
▲Indianola*●†..San Flower	Baker & Moody.
▲Iuka*●† ..... Tishomingo	E. S. Candler, Sr.
¶▲Jackson*●†.....Hinds	BRAME & BRAME. Refer to any bank in Mississippi.
" ..... "	McWILLIE & THOMPSON, commercial law; collections.
▲Kosciusko*●† .....Attala	ANDERSON & DAVIS.
▲Leakesville .....Greene	J. E. Alderman.
▲Lexington*●† .....Holmes	W. P. Tackett.
▲Liberty*.....Amite	Theo McKnight.
▲Louisville* .....Winston	L. H. Hopkins.
▲Macon*●†.....Noxubee	HELM & STEWART.
▲Magnolia*●† ..... Pike	Lamkin & Lamkin.
▲Mayersville*... Issaquena	W. S. Farrish.
McComb*●†..... Pike	J. B. Webb.
▲Meadville*..... Franklin	S. F. Williams.
▲Meridian*●†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*●† Harr'n	R. Seal.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*●†..... Adams	A. H. GEISENBERGER. Attorney for Merchants and Planters Bank.
▲New Albany*●†.... Union	C. Lee Crum.
Okolona*●†....Chickasaw	L. P. Haley.
▲Oxford*●†..... Lafayette	J. A. Stone.
▲Paulding.....Jasper	B. W. Sharborough.
▲Philadelphia.....Neshoba	Richardson & Rodgers.
Pickens*●† ..... Holmes	See Lexington.
▲Pittsboro*..... Calhoun	A. T. Smith.
▲Pontotoc*† .....Pontotoc	O. C. Carr.
▲Port Gibson*●†.Claiborne	MARTIN & ANDERSON.
▲Purvis*●† ..... Marion	Henry Mounger.
▲Quitman*●† .....Clarke	J. A. Anderson.
▲Raleigh* ..... Smith	J. J. Stubbs.
▲Raymond*●†.....Hinds	D. S Fearing.
▲Ripley*† .....Tippah	T. Spight.
▲Rosedale*●†.....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*●†.....Panola	R. H. Taylor
▲Scranton*●†.....Jackson	H. BLOOMFIELD.
▲Senatobia*●†..... Tate	J. F. Dean.
▲Starkville*●†..Oktibbeha	Carroll & Magruder.
Summit*●† .....Pike	T. McKnight.
Tchula*●† ..... Holmes	See Lexington.
Terry*●† .....Hinds	B. F. Fortner.
▲Tunica*●† ..... Tunica	Chalmers & Henderson.
▲Tupelo*●† ..... Lee	ALLEN & ROBINS.
Utica*●†..... Hinds	See Jackson.
▲Vaiden*●† .....Carroll	McClurg & Flowers.
▲Vicksburg*●† .... Warren	MILLER, SMITH & HIRSH.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*●†..Yalob'a	I. T. Blount.
▲Waynesboro*●† ...Wayne	M. L. Heidelberg.
Wesson*●†.....Copiah	See Hazelhurst.
▲West Point*●†.....Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	S. A. Dickson.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*●† ..Montgomery	SOMERVILLE & McLEAN.
▲Woodville*●†..Wilkinson	D. C. Bramlett.
▲Yazoo City*●†.....Yazoo	E. Drenning.

MISSOURI.

Town and County.	Name.
Adrian*●† .....Bates	W. F. Wolfe.
Agency*..... Buchanan	E. W. Miller.
▲Albany*●†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*●†.....LaFayette	See Lexington.
▲Alton* ..... Oregon	L. P. Norman.
Amity*●†..... DeKalb	See Maysville.
Amsterdam*●† ..... Bates	See Butler
Appleton City*●† St. Clair	JOHN A. GILDREATH.
Armstrong*●†....Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*●†.....Greene	Harvey Murray.
Ashland* ..... Boone	W. J. Warren.
Atlanta*●†..... Macon	See Macon.
Aurora*●†..... Lawrence	T. F. T. WHITNEY.
Aux Vasse*●†... Callaway	P. Thurmond.
▲Ava*.....Douglas	Adams Bros.
Baring●†..... Knox	See Edina.
Barnard*●† ..... Nodaway	P. J. Haincy.
Belton*●†..... Cass	George B. Strother.
▲Benton*●†..... Scott	J. L. Moore.
▲Bethany*●†.....Harrison	ALVORD & FRISBY.
Bethel*..... Shelby	See Shelbyville.
Bevier*●†..... Macon	See Macon.
Billings*●†..... Christian	W. F. Lamkin.
Birch Tree*●†....Shannon	L. L. Munsell.
Blackburn*●†..... Saline	See Marshall.
Blackwater*●†..... Cooper	See Boonville.
Blairstown*●†..... Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	George Houck.
Blue Springs*●†..Jackson	J. D. Strother.
Blythedale*●†... Harrison	See Bethany.
Bolckow*●†..... Andrew	See Savannah.
▲Bolivar*●†..... Polk	TOWNSEND & TOWNSEND.
Bonne Terre*●†St.Franc's	See Farmington.
▲Boonville*●†..... Cooper	DRAFFEN & WILLIAMS.
Bosworth*●†..... Carroll	James McCann.
▲Bowling Green*●†... Pike	J. D. HOSTETTER.
Brashear*●†.....Adair	See Kirksville.
Braymer*●†.....Caldwell	Hardin Steele.
Breckinridge*●†. Caldwell	See Hamilton.
Bronaugh*●†.....Vernon	See Nevada.
Brookfield*●†.....Linn	GOLDMAN, BURNS & PRATT.
Browning*●†.....Linn	E. B. Fields.
Brunswick*●†... Chariton	C. Hammond.
Bucklin*●†..... Linn	F. W. Byrd.
Buckner*●†..... Jackson	See Higginsville.
▲Buffalo*..... Dallas	J. S. HAYMES.
Bunceton*●†..... Cooper	D. W. Jones.
Burlington Jc.*●†..Nod'y	J. F. Robertson.
▲Butler*●†.....Bates	P. H. HOLCOMB.
Cainesville*●†... Harrison	See Bethany.
Calhoun*●†.....Henry	H. Slack.
▲California*●†... Moniteau	J. W. HUNTER.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Callao*•† ..... Macon	See Macon City.
Camden Point*•†... Platte	See Platte City.
Cameron*•†..... Clinton	Hiram Smith, Jr.
Campbell*•†..... Dunklin	See Kennett.
Canton*•†..... Lewis	Oliver C. Clay.
Cape Girardeau*•†. C. Gir.	JAMES B. DENNIS.
Carl Junction*•†... Jasper	See Carthage.
▲Carrollton*•†..... Carroll	LOZIER & MORRIS.
Carterville*•†..... Jasper	See Webb City.
▲Carthage*•†..... Jasper	H. H. HARDING.
Caruthersville*• Pemiscot	C. B. Faris.
▲Cassville*•..... Barry	T. M. Allen.
Centralia*•†..... Boone	H. S. Booth.
Center*•†..... Rails	J. P. Wood.
Center View*•†. Johnson	W. R. Delaney.
▲Centerville*..... Reynolds	Z. C. Smith.
Chamois*•†..... Osage	Henry Marquand.
▲Charleston*•†. Mississippi	J. B. SIMPSON.
Chilhowee*†..... Johnson	See Holden.
▲Chillicothe*•†. Livingston	CHARLES A. LOOMIS.
Chula*†..... Livingston	See Chillicothe.
Clarence*•†..... Shelby	H. A. Wright.
Clark*•†..... Randolph	W. W. Ferguson.
Clarksburg*†... Moniteau	See California.
Clarksdale*•†..... DeKalb	See Maysville
Clarksville*•†..... Pike	Edwards & Duvall.
▲Clayton*•†..... St. Louis	F. A. Heidorn.
Clearmont*•†.. Nodaway	See Maryville.
▲Clinton*•†..... Henry	CALVIRD & LEWIS.
Clyde*..... Nodaway	See Maryville.
Coffeyburg*..... Daviess	S. S. Dowell.
Cole Camp*•†..... Benton	See Warsaw.
▲Columbia*•†..... Boone	J. H. MURRAY.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*•†.. Lafayette	See Lexington.
Conway*•..... Laclede	Phillips & Gordon.
Corder*•†..... Lafayette	See Lexington.
Corning*•†..... Holt	See Oregon.
Cowgill*•†..... Caldwell	W. F. Tucker.
Craig*•†..... Holt	E. J. Kellogg.
Cross Timbers*.. Hickory	L. E. Brown.
Cuba*•†..... Crawford	Thos. R. Gibson.
Curryville*•†..... Pike	J. D. Gates.
Dadeville*..... Dade	B. A. C. Mack,
▲Danville*... Montgomery	See Montgomery City.
Darlington*•†.... Gentry	Joseph Sager.
Dearborn*•†..... Platte	See Platte City.
Deepwater*•†..... Henry	W. S. Banta.
De Kalb*•†..... Buchanan	See St. Joseph.
De Soto*•†..... Jefferson	DENNING & BYRNES.
Dexter*•†..... Stoddard	Mozley & Liles.
Dixon*•†..... Pulaski	W. H. Murphy.
▲Doniphan*•†..... Ripley	J. C. Sheppard.
Downing*•†..... Schuyler	See Lancaster.
Drexel*•†..... Cass	John. F. Lawder.
Eagleville*..... Harrison	See Bethany.
Edgerton*•†..... Platte	Bruce & Cumberford.
▲Edina*•†..... Knox	W. C. HOLLISTER.
Eldon*•†..... Miller	W. M. Lumpkin.
El Dorado Springs* Cedar	R. N. Banister.
Elmo*•†..... Nodaway	E. J. Bender.
Elaberry*•†..... Lincoln	W. A. Dudley.
▲Eminence*..... Shannon	L. B. Shuck.
Ethel*•†..... Macon	J. T. White.
Everton*•†..... Dade	Howard Ragsdale.
Excelsior Springs*•† Clay	FRANK A. BENSON.
Fairfax*•†..... Atchison	T. B. Safford.
Fairplay*•†..... Polk	W. O. Staver.
Farber*•†..... Audrain	See Mexico.
▲Farmington*. St. Francois	M. R. SMITH.
▲Fayette*•†..... Howard	E. R. Spotts.
Festus*•†..... Jefferson	P. S. Henderlite.
Fillmore*..... Andrew	See Savannah.
Florida..... Monroe	See Paris.
Forest City*•†..... Holt	D. S. Alkire.
▲Forsyth*..... Taney	Charles H. Groom.
Foster*..... Bates	See Butler.
Frankford*•†..... Pike	See Bowling Green.
▲Fredericktown*•† Madis'n	Thomas Halladay.
Freeman*•†..... Cass	See Harrisonville.
▲Fulton*•†..... Callaway	T. A. BOULWARE.
▲Gainesville*..... Ozark	McClendon & Boone.
▲Galena*..... Stone	A. Hodges.
▲Gallatin*•†..... Daviess	HAMILTON & DUDLEY.
Galt*•..... Grundy	M. Bingham.
Garden City*•†..... Cass	Jos. S. Holcomb.
▲Gayoso..... Pemiscot	See Caruthersville.
Gilliam*•†..... Saline	See Slater.
Gilman City•..... Harrison	Charles D. Knight.
Glasgow*•†..... Howard	SHACKELFORD & DENNY.
Glenwood*•†..... Schuyler	See Lancaster.
Golden City*•†..... Barton	P. J. Essex.
Gorin*•†..... Scotland	See Memphis.
Gower*•†..... Clinton	See Plattsburg.
Graham*..... Nodaway	See Maryville.
Granger*•†..... Scotland	See Memphis.
▲Grant City*•†..... Worth	KELSO, SCHOOLER & KELSO.
Green Castle*•... Sullivan	See Milan.
Green City*•†..... Sullivan	S. H. Davis.
▲Greenfield*•†..... Dade	L. W. Shafer.

Town and County.	Name.
Green Ridge*•†..... Pettis	Hunter & Young.
▲Greenville*..... Wayne	J. Hines.
Gulfford*•†..... Nodaway	G. M. Denny.
Hale*•†..... Carroll	W. T. Dixon.
Hallsville*•†..... Boone	See Columbia.
Hamilton*•†.... Caldwell	JOHN H KING.
Hannibal*•†..... Marion	W. H. FISHER.
Hardin*•†..... Ray	J. T. Allbritain.
Harris*•†..... Sullivan	See Trenton.
▲Harrisonville*•†..... Cass	A. A. WHITSITT.
Hartville*..... Wright	J. W. Jackson.
Harwood*•†..... Vernon	See Nevada.
Hayti..... Pemiscot	B. A. McKay.
▲Herman*•†.... Gasconade	AUGUST MEYER.
▲Hermitage*..... Hickory	Wm. L. Pttts.
Higbee*•†..... Randolph	J. F. Jarman.
Higginsville*•†. Lafayette	C. VIVION.
▲Hillsboro*†..... Jefferson	W. H. H. Thomas.
Holden*•†..... Johnson	J. P. Orr.
Holt*•†..... Clay	D. L. Wilholt.
Hopkins*•†..... Nodaway	S. E. Browne.
▲Houston*..... Texas	J. H. Covert.
Houstonia*•†..... Pettis	See Sedalia.
Humansville*•†..... Polk	O. J. McLane.
Hume*•†..... Bates	See Rich Hill.
Humphreys*•†... Sullivan	J. D. Johnson.
Hunnewell*•†..... Shelby	See Shelbyville.
▲Huntsville*•†.. Randolph	JOHN N. HAMILTON.
Hurdland*•†..... Knox	See Edina.
▲Independence*•† Jackson	JOHN G. PAXTON.
▲Ironton*•†..... Iron	William R. Edgar.
▲Jackson*•†. Cape Girard'u	W. H. Miller.
Jameson*•†..... Daviess	See Gallatin
Jamesport*•†..... Daviess	SAM W. BUZARD.
Jamestown*•†... Moniteau	See California.
Jasper*•†..... Jasper	See Carthage.
¶▲Jefferson City*•†... Cole	A. M. HOUGH.
Jerico*..... Cedar	See Eldorado Springs.
Jonesburg*•† Montg'mery	H W. Johnson.
Joplin*•†..... Jasper	SPENCER & SON.
▲Kahoka*•†..... Clark	Charles Hiller.
Kansas City*•†... Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S, Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building, Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	NEW & KRANTHOFF, Heist Building. Special attention to commercial and corporation law. Refer to any bank in Kansas City.
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	JAMES C. WILLIAMS, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN & WOLLMAN, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*•†..... Clay	See Liberty.
▲Kennett*•†..... Dunklin	C. P. Hawkin.
▲Keytesville*•†... Chariton	O. F. SMITH.
Kidder*•†..... Caldwell	See Kingston.
King City*•†..... Gentry	J. W. Sullinger.
▲Kingston*•..... Caldwell	S. C. Rogers.
Kingsville*•†.... Johnson	See Warrensburgh.

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Town and County.	Name.
▲Kirksville*●†.....Adair	STORM & COOLEY.
Kirkwood*●†....St. Louis	See St. Louis.
Knobnoster*●†...Johnson	S. G. Kelley.
Knox City*●†.....Knox	See Edina.
La Belle*●† .....Lewis	E. A. Dowell.
Laclede*●† .....Linn	O. F. Libby.
Laddonia*●†.....Audrain	E. C. Kennan.
La Grange*●†.....Lewis	C. M. Thomas.
▲Lamar*●† .....Barton	TIMMONDS & TIMMONDS.
Lamonte*●†.....Pettis	Hunter & Young.
▲Lancaster*●†.....Schuyler	Fogle & French.
La Plata*●†.....Macon	Joseph Park.
Laredo*●†.....Grundy	See Trenton.
Lathrop*●† .....Clinton	See Plattsburg.
Latour*●†.....Johnson	See Harrisonville.
Lawson*●†.....Ray	C. T. Garner.
▲Lebanon*●†.....Laclede	J. P. NIXON.
Lee's Summit*●†.Jackson	Hackler & Hackler.
Leeton†..... .....Johnson	See Sedalia.
Lemonville*●†.....Putnam	See Unionville.
Lewistown*●† .....Lewis	E. A. Dowel.
▲Lexington*●†...Lafayette	S. N. WILSON.
Liberal*●†..... Barton	See Lamar.
▲Liberty*●†.....Clay	M. E. LAWSON.
Licking*.....Texas	I. H. Windsor.
Lincoln*●†..... Benton	James A. Harvey.
▲Linn*†..... Osage	Ryors & Vorhall.
▲Linn Creek*†.....Camden	E. M. Carter.
▲Linneus*●† ..... Linn	George B Milburne, Jr.
Lock Springs*●†..Dauiess	See Gallatin.
Lockwood*●†.....Dade	W. S. Wheeler.
Louisiana*●† .....Pike	FOGG & BALL.
Lowry City*●†....St. Clair	See Osceola.
Lucerne*●†..... Putnam	T. B. Davis.
Ludlow*●†.....Livingston	See Chillicothe.
Luray*●†..... Clark	See Kahoka.
Lutesville*●†....Bollinger	See Fredericktown.
▲Macon*●†.....Macon	JOHN A. WHITE.
Madison*●†..... Monroe	See Paris.
Maitland*●† .....Holt	E. L. Hart.
Malden*●†.....Dunklin	D. R. Cox.
Malta Bend*●†.....Saline	See Marshall.
▲Mansfield*●†.....Wright	L. D. Marr.
Marblehill*†....Bollinger	W. K. Chandler.
Marceline*●†..... Linn	Harry K. West.
Marionville*●†. Lawrence	C. C. Matlock.
▲Marshall*●†.....Saline	ROBERT M. REYNOLDS.
▲Marshfield*●†....Webster	HARRY FYAN.
Martinsburg*●†..Audrain	See Mexico.
▲Maryville*●†.....Nodaway	I. K. ALDERMAN.
▲Maysville*●†.....DeKalb	Daniel Perry.
Mayview*●†.... Lafayette	See Lexington.
McFall*●†..... Gentry	John M. Schultze.
Meadville*●†..... Linn	E. D. Harvey.
▲Memphis*●†..... Scotland	N. M. PETTINGILL.
Mendon*●†..... Chariton	See Brunswick.
Mendota*●†..... Putnam	See Unionville.
Merwin*●†..... Bates	See Butler.
▲Mexico*●†.....Audrain	W. C. JESSE.
Miami*..... Saline	John A. Dunlap.
Middletown*Montgomery	J. B. Garber.
▲Milan*●†.....Sullivan	JOHN P. BUTLER.
Missouri City*●†..... Clay	L. G. Hopkins.
Moberly*●†..... Randolph	WILLARD P. CAVE.
Mokane*●† ..... Callaway	Homer Harris.
Monett*●† ..... Barry	DARROCH & CLARK.
Monroe City*.... Monroe	R. B. Bristow.
Montgomery City*●†Mont	J. D. BARNETT.
▲Monticello*..... . Lewis	Blair & Marchand.
Montrose*●†.....Henry	N. B. Conrad.
Morley*●†..... Scott	Hunter & Kingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*●† ..... Holt	D. W. Porter.
Mountain Grove*●† Wri't	C. F. Evans.
▲Mt. Vernon*●†..Lawrence	Norman Gibbs.
Nelson*●†.....Saline	Irvin Williams.
▲Neosho*●†.....Newton	GEORGE HUBBERT.
▲Nevada*●†..... Vernon	F. E. Gordon.
Newark* ..... Knox	See Edina.
New Cambria*●†.. Macon	B. D. Nortonf.
New Florence*●†..Mont'y	T. J. Powell.
New Franklin*●† Howard	See Boonville.
New Hampton*† Harrison	See Bethany.
New Haven*●†..Franklin	See Union.
▲New London*●†..... Ralls	DAVID WALLACE.
▲New Madrid*●† New Mad.	BREWER & BREWER.
Newtown*●†..... Sullivan	See Milan.
Niangua..... Webster	See Marshfield.
Norborne*●†..... Carroll	A. L. Morrow.
Novelty* .....Knox	W. N. Doyle.
Oak Grove*●†.....Jackson	T. M. Vermillion.
Odessa*●†.....Lafayette	J. A. Kemper.
Olean*●†.....Miller	See Tuscumbia.
▲Oregon*.....Holt	S. F. O'FALLON.
Orrick*●†..... Ray	See Richmond.
Osborn*●†.....DeKalb	P. M. Hatch.
▲Osceola*●†..... St. Clair	Mann & Daniel.
Otterville*●†..... Cooper	T. J. Starke.
▲Ozark*●† ..... Christian	W. A. LONG.
Pacific*●†.....Franklin	See Union.
▲Palmyra*●†.....Marion	T. L. ANDERSON.
▲Paris*●†.....Monroe	BRACE & McALLISTER.
Parkville*●† ..... Platte	Geo. W. Day.
Parnell*.....Nodaway	Tibbets & Sexton.
Pattonsburg*●†...Daviess	T. A. Gaines.
Peirce City*....Lawrence	F. C. JOHNSTON.
Perry*●†..... Ralls	G. W. Humphrey.
▲Perryville*†..... Perry	J. J. SEIBEL.
Piedmont*●†.....Wayne	S. R. Durham.
Pilot Grove*●† ....Cooper	W. F. Johnson.
▲Pineville*.....McDonald	A. V. Manning.
▲Platte City*●†.....Platte	Alonzo D. Burnes.
▲Plattsburg*●† .... Clinton	J. E. BOHART.
Pleasant Hill*●†.....Cass	W. L. McCutchen.
Polo*●†..... Caldwell	S. A. Field.
▲Poplar Bluff*●†... Butler	S. M. CHAPMAN.
Portland*●† .... Calloway	See Fulton.
▲Potosi*●†.... Washington	E. T. Eversole.
Powersville*●†... Putnam	See Unionville.
▲Princeton*●†..... Mercer	IRA B. HYDE.
Purdin*●†..... Linn	See Cassville.
Queen City*●†....Schuyler	See Lancaster.
Quitman*●†.... Nodaway	A. Collins.
Ravenwood*●†..Nodaway	See Maryville.
Raymore*●† ..... Cass	See Harrisonville.
Rea*●†.....Andrew	See Savannah.
Republic*●†..... Greene	Mooneyham & Mooneyham.
Rhineland*† Montgomery	See Hermon.
Rich Hill*●†..... Bates	S. W. DOOLEY.
Richland*●†.....Pulaski	Manes & Davis.
▲Richmond*●† ..... Ray	BLACK & DE MASTERS.
Ridgeway*●†.... Harrison	B. F. Holding.
Rocheport*●† ..... Boone	M. McKillop.
▲Rockport*●†.... Atchison	Malcolm McKillop.
Rockville*●†..... ....Bates	See Clinton.
Rogersville*●†... Webster	See Marshfield.
▲Rolla*●†..... .....Phelps	T. S. JONES.
Rosendale*●† ..... Andrew	See Savannah.
Rothville*●†.....Chariton	See Keytesville.
Russellville*●†..... Cole	See Jefferson City.
Rutlege*●†.....Scotland	See Gorin.
▲Salem*●† ..... Dent	A. E. McGlashan.
Salisbury*●† .... Chariton	W. S. STOCKWELL.
Sarcoxie*●† .....Jasper	George F. Davis.
▲Savannah*●† .....Andrew	Allen, Hine & Tilson.
Schell City*●†.....Vernon	F. Childs.
▲Sedalia*●†.....Pettis	R. H. HUNTER.
Seneca*●†.....Newton	G. W. Shutter-Cottrell.
Seymour*●† ..... Webster	R. E. Simmons.
Shelbina*●†..... Shelby	W. O. L. Jewett.
Shelbyville*..... Shelby	P. B. Dunn.
Sheldon*●† ..... Vernon	J. P. Jones & Son.
Sheridan*●†.....Worth	A. N. Tibbels.
Sikeston*●†.....Scott	See Poplar Bluff.
Silex*●†..... Lincoln	See Troy.
Skidmore*●†....Nodaway	G. D. Fullerton.
Slater*●†..... Saline	S. B BURKS.
Smithton*●†..... Pettis	Hunter & Young.
Smithville*●†..... Clay	Z. S. Collins
So.-West City*.McDonald	Charles Farrow.
Spickard*●†.....Grundy	W. M. Ashbrook.
▲Springfield*●† .... Greene	White & McCammon.
Stanberry*●†..... Gentry	Ratcliffe & Ratcliffe.
▲St. Charles*●†. St. Charles	T. F. McDEARMON.
St. James*●†.....Phelps	R. C. Carpenter.
▲Steelville*●†.... Crawford	J. T. Woodruff.
▲Ste. Genevieve*†S.Genev.	P. H. HUCK.
Stewardsville*●†.De Kalb	B. F. Clark.
▲St. Joseph*●†.. Buchanan	JULIEN B. SHACKELFORD Refers to the First National Bank.
" ..... "	STAUBER, CRANDALL & STEOP. Refer to National Bank of St. Joseph and German-American Bank; Union National Bank, Chicago.
St. Louis*●†.....St. Louis	A. L. ABBOTT, 314 Pine St. Attorney for R. G. Dun & Co. Refers to American Exchange Bank.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	CARROLL & WHELESS, Century Bldg. Refer to Continental National Bank.
" ..... "	COLLINS & JAMISON, Union Trust Bldg. Refer to Merchants-Laclede National, and Mechanics Banks.
" ..... "	LEE W. GRANT, Laclede Bldg. Refers to American Exchange Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Stockton*.....Cedar	Hastin & Nelson.
Stoutsville*•†.....Monroe	R. L. Woodson.
Sturgeon*•†.....Boone	Thomas C. Carter.
Sullivan*•†.....Franklin	W. J. Webb.
Sumner*•†.....Chariton	See Keytesville.
Sweet Springs*•†...Saline	James H. Ashurst.
Tarkio*•†.....Atchison	L. G. POPE.
Thayer*•†.....Oregon	S. M. Mecks.
Tina*•†.....Carroll	George D. Williams.
Tipton*•†.....Moniteau	R. M. Embry.
▲Trenton*•†.....Grundy	HARBER & KNIGHT.
Triplett*•†.....Chariton	See Brunswick.
▲Troy*•†.....Lincoln	W. R. Young.
Turney*•†.....Clinton	See Plattsburg.
▲Tuscumbia*•†.....Miller	E. C. Swalem.
▲Union*•†.....Franklin	Charles F. Gallenkamp.
Union Star*•†....De Kalb	Henry Boone.
▲Unionville*•†....Putnam	E. O. LEMLEY.
Urich*•†.....Henry	J. A. Overbey.
▲Vanburen†.....Carter	Daniel Huett.
Vandalia*•†.....Audrain	W. W. Botts.
Verona*•†.....Lawrence	J. R. Woodfill.
▲Versailles*•†.....Morgan	WM. FORMAN.
▲Vienna*.....Maries	J. G. Slate.
Walker*•†.....Vernon	See Nevada.
Walnut Grove*•†..Greene	W. H. Davis.
▲Warrensburg*•†.Johnson	O. L. HOUTS.
▲Warrenton*•†....Warren	T. T. Stewart.
▲Warsaw*•†.....Benton	H. P. Lay.
Washington*•†..Franklin	J. C. KISKADDON.
Watson*•†.....Atchison	See Rock Port.
Waverly*•†.....Lafayette	E. M. Edwards.
▲Waynesville*.....Pulaski	W. H. Locker.
Weatherby*•†.....DeKalb	See Maysville.
Webb City*•†.....Jasper	REDDING & OWEN.
Wellington*•†...Lafayette	See Lexington.
Wellsville*..Montgomery	Barker & Shackelford.
Wentzville*•†. St. Charles	See St. Charles.
Westboro*•†....Atchison	J. W. Peck.
Weston*.....Platte	James W. Coburn.
▲West Plains*•†....Howell	JAMES ORCHARD.
Wheatland*.....Hickory	Wm. D. Harryman.
Wheeling*•†...Livingston	S. W. Haynes
Willow Springs*•†Howell	R. F. MOFFITT.
Windsor*•†.....Henry	Allan & Chapman.
Winfield*•†.....Lincoln	See Elsberry.
Winston*•†.....Daviess	See Gallatin.
Wyaconda*•†.....Clark	See Kahoka
Xenia.....Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*•†.Deer Lodge	GEORGE B. WINSTON.
Belt*•†.....Cascade	J. B. Fitzgerald.
▲Bigtimber*•†Sweet Grass	Sydney Fox.
▲Billings*•†...Yellowstone	J. R. Goss.
▲Boulder*•†.....Jefferson	Cowan & Parker.
▲Bozeman*•†.....Gallatin	COCKRILL & COCKRILL.
▲Butte*•†.....Silver Bow	CLAYBERG & CORBETT. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Choteau*.....Tetlon	J. G. Blair.
Columbia Falls*•†Flath'd	D. F. Smith.
Deer Lodge*•†De'r Lodge	See Anaconda.
▲Dillon*•†....Beaver Head	H R. MILTON.
Forsyth*•†.....Custer	See Miles City.
▲Fort Benton*•†....Choteau	B. L. Powers.
▲Glasgow*•†.....Valley	J. J. Kerr.
Glendale*...Beaver Head	See Dillon.
▲Glendive*•†.....Dawson	Thomas C. Holmes.
▲Great Falls*•†....Cascade	SAM'L STEPHENSON.
Hamilton*•†.....Ravalli	R. A. O'Hara.
¶▲Helena*•† Lewis and Clarke	CLAYBERG, CORBETT & GUNN References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Kalispell*•†.....Flathead	Sanford & Grubb.
▲Lewistown*•†.....Fergus	W. M. Blackford.
▲Livingston*•†.....Park	H. J. MILLER.
▲Miles City*•†.....Custer	GEORGE R. MILBURN.
▲Missoula*•†.....Missoula	THOMAS C. MARSHALL.
Neihart*•†.....Cascade	A. J. Shores.
▲Philipsburg*•†....Granite	RODGERS & RODGERS.
Red Bluff.....Madison	See Virginia City.
▲Red Lodge*•†.....Cardon	George W. Pierson.
Sandcoulee*•†....Cascade	See Great Falls.
▲Stevensville*•†....Ravalli	GEORGE T. BAGGS.
▲Townsend*•†.Broadwater	Charles H. Baldwin.
▲Virginia City*†..Madison	W. A. Clark.
▲White Sulphur*SpgsMghr	M. WATERMAN.
Wibaux*•†.....Dawson	See Glendive.

NEBRASKA.

Town and County.	Name.
Adams*•†.....Gage	See Beatrice.
▲Ainsworth*•†.....Brown	P. D. McANDREW.
▲Albion*•†.....Boone	J. A. Price.
Alexandria*•†.....Thayer	E. V. Averill.
Allen*•†.....Dixon	See Ponca.
Alliance*•†.....Box Butte	Wm. Mitchell.
▲Alma*•†.....Harlan	THOMAS L. PORTER.
Ansley*•†.....Custer	J. A. Armour.
Arapahoe*•†.....Furnas	J. H. Mooney.
Arcadia*•†.....Valley	See Ord.
Arlington*•†.Washington	W. S. Cook.
Ashland*•†.....Saunders	W. B. CLARK.
Ashton*•†.....Sherman	See Loup City.
Atkinson*•†.....Holt	A. Searl.
▲Auburn*•†.....Nemaha	J. S. McCARTY.
▲Aurora*•†.....Hamilton	KELLOGG, STANLEY & COYKENDALL.
Avoca*•†.....Cass	See Weeping Water.
Axtell*•†.....Kearney	See Minden.
Bancroft*•†.....Cuming	Anderson, Keefe & Elkins.
Barneston*•†.....Gage	See Beatrice.
▲Bartlett*.....Wheeler	A. L. Bishop.
Bartley*•†....Red Willow	W. R. Starr.
▲Bassett*•†.....Rock	J. A. Douglas.
Battle Creek*•†..Madison	See Norfolk.
Bayard*.....Cheyenne	D. D. Davis.
Bazile Mills*.....Knox	J. H. Berryman.
▲Beatrice*•†.....Gage	HAZLETT & JACK.
▲Beaver City*•†.....Furnas	Kelley & Keyes.
Beaver Crossing*•†S'w'rd	See Seward.
Beemer*•†.....Cuming	See West Point.
Bellwood*•†.....Butler	See David City.
Belvidere*•†.....Thayer	T. C. Marshall.
Benedict*•†.....York	See York.
▲Benkelman*•†.....Dundy	J. W. James.
Bennett*•†.....Lancaster	W. A. Hartley.
Bennington*•†...Douglas	P. A. Anderson.
Berlin*•†.....Otco	See Nebraska City.
Bertrand*•†.....Phelps	Rhea Bros.
Big Springs*•†.....Deuel	See Chappell.
▲Blair*•†.....Washington	W. C. WALTON.
Bloomfield*•†.....Knox	W. E. Funk.
▲Bloomington*•†.Franklin	A. H. Byrum.
Blue Hill*•†.....Webster	A. D. RAMSEY.
Blue Springs*•†.....Gage	C. S. Otis.
Boelus*•†.....Howard	S. A. Robinson.
Bradshaw*•†.....York	See York.
Brainard*•†.....Butler	A. K. Smith.
▲Brewster*.....Blaine	J. W. Gardiner.
Brock*•†.....Nemaha	S. B. Jarvis.
▲Broken Bow*•†....Custer	J. R. DEAN.
Bromfield•†.....Hamilton	See Aurora.
Bruning*•†.....Thayer	See Hebron.
Bruno•†.....Butler	See David City.
Burchard*•†.....Pawnee	Henry Matters.
Burr*•†.....Otco	See Nebraska City.
▲Burwell*•†.....Garfield	T. L. Hall.
▲Butte*.....Boyd	D. A. Harrington.
Callaway*•†.....Custer	R. E. Brega.
Cambridge*•†.....Furnas	A. M. Keyes.
Campbell*•†.....Franklin	L. E. Paquin, Jr.
Carlton*•†.....Thayer	V. O. Rewick.
Carroll*•†.....Wayne	See Wayne.
Cedar Bluffs*•†. Saunders	See Wahoo.
Cedar Rapids*.....Boone	A. E. Garten.
▲Central City*•†...Merrick	E. E. ROSS.
Ceresco*•†.....Saunders	See Wahoo.
▲Chadron*•†.....Dawes	A. W. CRITES.
▲Chappell*•†.....Deuel	E. D Hamilton.
Chester*•†.....Thayer	See Hebron.
Clarks*•†.....Merrick	E. E. Ross.
Clarkson*•†.....Colfax	See Schuyler.
Clatonia•†.....Gage	See Beatrice.
▲Clay Center*•†.....Clay	J. L. EPPERSON & SON.
Coleridge*•†.....Cedar	See Hartington.
▲Columbus*•†.....Platte	McALLISTER & CORNELIUS.
Concord*•†.....Dixon	See Ponca.
Cook*•†.....Johnson	See Tecumseh.
Cordova*•†.....Seward	See Seward.
Cortland*•†.....Gage	R. T. Smith.
Cozad*•†.....Dawson	J. S. GOOD.
Crab Orchard*•† Johnson	E. B. Laflin.
Craig*•†.....Burt	See Tekamah.
Crawford*•†.....Dawes	E. W. Dailey.
Creighton*•†.....Knox	O. W. Rice.
Creston*•†.....Platte	J. T. Morris.
Crete*•†.....Saline	J. W. DAWES.
Culbertson*•†.Hitchcock	L. H. Blackledge.
Curtis*•†.....Frontier	W. H. Latham.
Dakota*•†.....Dakota	F. A WOOD.
Danbury*•†..Red Willow	See Indianola.
Dannebrog*•†....Howard	See St. Paul.
Davenport*•†.....Thayer	M. S. Gray.
▲David City*•†.....Butler	SMITH BROS. & CAIN.
Dawson*•†...Richardson	See Falls City.
Daykin*•†.....Jefferson	See Fairbury.
Decatur*.....Burt	Thos. R. Ashley.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
De Witt*•† ..... Saline	See Wilber.
Diller*•† ..... Jefferson	See Fairbury.
Dixon*•† ..... Dixon	See Ponca.
Dodge*•† ..... Dodge	See Fremont.
Donlphan*•† ..... Hall	See Grand Island.
Dorchester*•† ..... Saline	T. B. Parker.
Douglas*•† ..... Otoe	Charles H. Marshall.
Du Bois*•† ..... Pawnee	See Pawnee City.
Dunbar*•† ..... Otoe	See Nebraska City.
Eagle*•† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*•† ..... Clay	Christy & Baden.
Elgin*•† ..... Antelope	See Neligh.
Elk Creek*•† ..... Johnson	See Tecumseh.
Elkhorn*•† ..... Douglas	See Omaha.
Elm Creek*•† ..... Buffalo	John M. Forrestall.
Elmwood*•† ..... Cass	W. D. Dernier.
Elsie*•† ..... Perkins	M. L. Mead
▲Elwood*•† ..... Gosper	A. M. White.
Emerson*•† ..... Dixon	J. Leonard.
Eustis*•† ..... Frontier	See Stockville.
Exeter*•† ..... Fillmore	See Geneva.
▲Fairbury*•† ..... Jefferson	C. H. DENNEY.
Fairfield*•† ..... Clay	C. H. Epperson.
Fairmont*•† ..... Fillmore	See Geneva.
Falls City*•† .. Richardson	A. J. WEAVER.
▲Filley*•† ..... Gage	See Beatrice.
Firth*•† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*•† ..... Franklin	A. R. Peck.
▲Fremont*•† ..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*•† ..... Saline	J. Palmer.
▲Fullerton*•† ..... Nance	L. W. Morgan.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*•† ..... Fillmore	FRANK W. SLOAN
Genoa*•† ..... Nance	E. V. Clark.
▲Gering* ..... Scott's Bluff	J. M. King.
Germantown*•† .. Seward	See Seward.
Gibbon*•† ..... Buffalo	Emil Tollefson.
Giltner* ..... Hamilton	See Aurora.
Gordon*•† ..... Sheridan	R. McCarty.
Gothenburg*•† ... Dawson	J. M. Ellingsworth.
Grafton*•† ..... Fillmore	See Geneva.
▲Grand Island*•† ..... Hall	ASHTON & MAYER.
▲Grant*•† ..... Perkins	W. H. Saunders
▲Greeley* ..... Greeley	T. J. Doyle.
Greenwood*•† ..... Cass	L. G. Scott.
Gresham*•† ..... York	See York.
Gretna*•† ..... Sarpy	H. C Lefler.
Guide Rock*•† ... Webster	See Red Cloud.
Haigler*•† ..... Dundy	O E. Butterfield.
Hampton*•† ..... Hamilton	See Aurora.
Hardy*•† ..... Nuckolls	See Nelson.
▲Harrisburg* ..... Banner	E. R. Mann.
▲Harrison*•† ..... Sioux	A. T. Clark.
▲Hartington*•† ..... Cedar	MILLER & READY.
Harvard*•† ..... Clay	L. G. Hurd.
▲Hastings*•† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*•† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	R. C Orr.
Hay Springs*•† .. Sheridan	See Rushville
▲Hebron*•† ..... Thayer	W. E. GOODHUE.
▲Hemingford*•† Box Butte	Tuttle & Tash.
Henderson*•† ..... York	See York.
Herman*•† ... Washington	See Blair.
Hickman*•† ..... Lancaster	See Lincoln.
Hildreth*•† ..... Franklin	J. P. A. Black.
▲Holdredge*•† ..... Phelps	C. H. ROBERTS.
Holstein*•† ..... Adams	W. S. McAuley.
Homer* ..... Dakota	See Dakota City.
Hooper*•† ..... Dodge	G. B. Parsons.
Howell*•† ..... Colfax	See Schuyler.
Hubbell*•† ..... Thayer	See Hebron.
Humboldt*•† . Richardson	E. O. TUCKER.
Humphrey*•† ..... Platte	R. P. Drake.
▲Hyannis*•† ..... Grant	W. L. Matthews.
▲Imperial*•† ..... Chase	C. W. Meeker.
Indianola*•† .. Red Willow	J. S. PHILLIPS.
Ithaca*•† ..... Saunders	See Wahoo.
Jackson*•† ..... Dakota	Ed. T. Keomey.
Jansen*•† ..... Jefferson	See Fairbury.
Johnson*•† ..... Nemaha	C. L. Wilson.
Julian*•† ..... Nemaha	Francis Brown.
Juniata*•† ..... Adams	S. L. Brass.
▲Kearney*•† ..... Buffalo	MARSTON & MARSTON.
Kenesaw*•† ..... Adams	See Hastings.
▲Kimball*•† ..... Kimball	J. J. Kinney.
Laurel*•† ..... Cedar	F. P. Votee.
Lawrence*•† ..... Nuckolls	See Nelson.
Lebanon*•† .. Red Willow	See Indianola.
Leigh*•† ..... Colfax	F. J. Everitt.
▲Lexington*•† ..... Dawson	E. A. COOK.
Liberty*•† ..... Gage	E. E. Hardin.
¶▲Lincoln*•† ..... Lancaster	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*•† ..... Platte	Edw. A. Brodboll.
Linwood*•† ..... Butler	See David City.
Litchfield*•† ..... Sherman	See Loup.
Lodge Pole*•† .. Cheyenne	See Sidney.
Long Pine*•† ..... Brown	J S. Davisson.
Loomis*•† ..... Phelps	Rhea Bros.
Louisville*•† ..... Cass	See Plattsmouth.
▲Loup*•† ..... Sherman	R. J. Nightingale.
Lyons*•† ..... Burt	Fremont Everett.
▲Madison*•† ..... Madison	WILLIS E. REED.
Madrid*•† ..... Perkins	J. H. Bower.
Malmo*•† ..... Saunders	See Wahoo.
Marquette*•† ... Hamilton	See Aurora.
Mason City*•..... Custer	See Broken Bow.
Maywood*•† ..... Frontier	See Stockville.
▲McCook*•† ... Red Willow	W. S. MORLAN.
McCool Junction*•† York	See York.
Mead*•† ..... Saunders	See Wahoo.
MeadowGrove*•† Madison	See Norfolk.
Merna*•† ..... Custer	See Broken Bow.
Milford*•† ..... Seward	T. A. Healey.
Millard*•† ..... Douglas	J. T. Derweller.
Miller*•† ..... Buffalo	Wm. Gaslin.
Milligan*•† ..... Fillmore	F. O. KUCERA.
▲Minden*•† ..... Kearney	STEWART, HAGUE & ANDERBERG.
Monroe ..... Platte	See Columbus.
Morse Bluff*•† .. Saunders	See Wahoo.
▲Mullen*•† ..... Hooker	See Thedford.
Murdock*•† ..... Cass	H. R. Neltzel.
Murray*•† ..... Cass	J. E. Gilmore.
▲Nebraska City*•† ..... Otoe	JOHN A. ROONEY.
Nehawka*•† ..... Cass	C. W. Banning.
▲Neligh*•† ..... Antelope	Charles H. Kelsey.
▲Nelson*•† ..... Nuckolls	COLE & BROWN.
Nemaha*•† ..... Nemaha	See Greenwood.
New Castle*•† ..... Dixon	E. J. Eames.
Newman Grove*•† Madi'n	Allen, Reed & Ellis.
▲Niobrara* ..... Knox	E A. Houston.
Norden* ..... Keya Paha	M. P. Meholm
Norfolk*•† ..... Madison	GEORGE A. LATIMER.
North Bend*•† ..... Dodge	Ernest Kern.
▲North Platte*•† .. Lincoln	WILCOX & HALIGAN.
Oakdale*•† ..... Antelope	M. B. Putney.
Oakland*•† ..... Burt	W. D. Smith.
Odell*•† ..... Gage	See Beatrice.
▲Ogallala*•† ..... Keith	Albert Muldoon.
Ohiowa*•† ..... Fillmore	W. R. Fulton.
▲Omaha*•† ..... Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	WILLIAM A. DEBORD, N. Y. Life Bldg. Refers to Commercial National Bank and U. S. National Bank.
" ..... "	McCABE, McGILTON & RATH, First Nat. Bk. Bldg. Refer to Omaha National Bank and National Bank of Commerce.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
" ..... "	ANDREW E. WALKUP, Karbach Bldg. References—Omaha: Hon. J. M. Thurston, U.S. Senator, Hon. D. H. Mercer, Congressman.
▲O'Neill*•† ..... Holt	M F. HARRINGTON.
Ong*•† ..... Clay	S W. Christy.
▲Ord*•† ..... Valley	THOMAS L. HALL.
Orleans*•† ..... Harlan	Beresford & Simpson.
▲Osceola*•† ..... Polk	M. A. Mills.
Osmond*•† ..... Pierce	C. B. Willey.
Overton*•† ..... Dawson	See Lexington.
Oxford*•† ..... Furnas	J. H. Sherwood.
Page*•† ..... Holt	See O'Neill.
Palisade*•† ..... Hitchcock	L. H. Blackledge.
Palmyra*•† ..... Otoe	Charles A. Sweet.
Panama*• ..... Lancaster	John T. Marshall.
▲Papillion*•† ..... Sarpy	G. M. Mullins.
▲Pawnee City*•† ... Pawnee	STOREY & STOREY.
▲Pender*•† ..... Thurston	G. T. Graves.
Peru*•† ..... Nemaha	See Auburn.
Petersburg*•† ..... Boone	O. F. Plum.
Phillips*•† ..... Hamilton	See Aurora.
▲Pierce*•† ..... Pierce	Douglas Cones.
Pilger*•† ..... Stanton	See Stanton.
Plainview*•† ..... Pierce	H. J. Wedgemood.
Platte Center*•† ..... Platte	See Columbus.
▲Plattsmouth*•† ..... Cass	J. H. HALDEMAN.
Pleasanton*•† ..... Buffalo	See Kearney.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
Plymouth*†.....Jefferson	See Fairbury.
▲Ponca*•† .....Dixon	J. J. McCarthy.
Prague*•† .....Saunders	See Wahoo.
Ragan*•† .....Harlan	See Alma.
Randolph*•† .....Cedar	G. W. Wiltsie.
Ravenna*•†.....Buffalo	J. T. Smith.
▲Red Cloud*•†.....Webster	GEORGE R. CHANEY.
Republican City*•†Harlan	N. J. Ludt.
Reynolds*•†.....Jefferson	See Fairbury.
Rising City*..... Butler	See David City.
Rogers*•†.....Colfax	See Schuyler.
Relo*•† ..... Richardson	John Gagnon.
▲Rushville*•†.....Sheridan	C. Patterson.
Salem*•†.....Richardson	See Falls City.
Sargent*..... Custer	Wm Sherman.
Saronville*•† ..... Clay	See Clay Center.
▲Schuyler*•†..... Colfax	FRANK CUBA.
Scribner*•† ..... Dodge	Henry M. Kidder.
▲Seward*•†.....Seward	BIGGS & THOMAS.
Shelby*•†..... Polk	See Stromsburg.
Shelton*•†..... Buffalo	J. F. Walker.
Shickley*•†.....Fillmore	See Geneva.
Shubert*•†.....Richardson	See Falls City.
▲Sidney*•†..... Cheyenne	B. A. JONES.
Silver Creek*•†...Merrick	See Central City.
Smithfield•†.....Gosper	See Elwood.
Snyder*•† .....Dodge	See Fremont.
South Bend*•†..... Cass	See Greenwood.
South Omaha*•† .Douglas	See Omaha.
Spencer*..... Boyd	F. W. Boggs.
Syringfield*•†.....Sarpy	H. C. Leffens.
▲Springview*....Keyapaha	C. E Lear.
Stamford*•†..... Harlan	See Orleans.
▲Stanton*•†.....Stanton	W. W. Young.
Staplehurst*•†.....Seward	See Seward.
St. Edward*•†.....Boone	R. F. Williams.
Steinhauer*•†..Pawnee	See Pawnee City.
Stella*•†.....Richardson	See Falls City.
Sterling*•†.....Johnson	L. A. Varner.
▲Stockville* .....Frontier	L. H. Cheney.
▲St. Paul*•† .....Howard	B. D. HAYWARD.
Strang*•†.....Fillmore	See Geneva.
Stratton*•† .....Hitchcock	C. W. Shurtleff.
Stromsburg*•† ..... Polk	John Tonge.
Stuart*•†..... Holt	J. A. Rice.
Sumner*•†.....Dawson	See Lexington.
Superior*•†.....Nuckolls	C. E. Adams.
Surprise*•† .....Butler	See David City.
Sutherland*•† .....Lincoln	See Wallace.
Sutton*•†.....Clay	F. B Hawk.
Swanton*•†.....Saline	See Wilber.
Syracuse*•† ..... Otoe	T. E. Brown.
Table Rock*•†....Pawnee	See Pawnee City.
Talmage*•†..... Otoe	See Nebraska City.
▲Taylor* .....Loup	C. I. Bragg.
▲Tecumseh*•† .....Johnson	TRACY & WILD.
▲Tekamah*•† .....Burt	J. O. Hopewell.
Thayer*•†..... York	See York.
▲Thedford*•†.....Thomas	John H. Evans.
Tilden*•†.....Madison	F. L. Putney.
Tobias*•†..... Saline	A. S. Sands.
▲Trenton*•† .....Hitchcock	R. O. Adams.
▲Tryon.....McPherson	See North Platte.
Ulysses*•†.....Butler	C. M. Skiles.
Unadilla*•† .....Otoe	See Nebraska City.
Union*•†..... Cass	Charles Graves.
University Pl*† Lancaster	T. M. Wimberley.
Upland*•†..... Franklin	See Bloomington.
Utica*•†.....Seward	H. M. Coleman.
▲Valentine*•†..... Cherry	F. W. Walcott.
Valley*•†..... Douglas	See Omaha.
Valparaiso*•†.....Saunders	Clark & Allen.
Verdon*•†.....Richardson	Frank Martin.
Vesta*•†..... Johnson	See Tecumseh.
Waco*•†.....York	See York.
▲Wahoo*•†..... Saunders	S. H. SORNBORGER.
Wakefield*•†.....Dixon	J. H. Brown.
Wallace*•†.....Lincoln	See North Platte.
Wauneta*•†..... Chase	C. W. Meeker.
Wausa*•†..... Knox	H. M. McLeod.
Waverly*•†.....Lancaster	See Lincoln.
▲Wayne*•†..... Wayne	FRANK M. NORTHROP.
Weeping Water*•†...Cass	A. L. Timblin.
Western*•†..... Saline	See Wilber.
Weston*•†..... Saunders	See Wahoo.
▲West Point*•†.....Cuming	T. M. MOODIE.
▲Wilber*•†..... Saline	J. H. Germin.
Wilcox*•†..... Kearney	See Minden.
Wilsonville*•†.....Furnas	C. M. Kelley.
Winside*•† ..... Wayne	M. H. Dodge.
Wisner*•†.....Cuming	See West Point.
Wood Lake*•†.....Cherry	See Valentine.
Wood River*•†.....Hall	Abbott & Caldwell.
Wymore*•†..... Gage	A. D. McCandless.
▲York*•†..... York	CHARLES F. STROMAN.
Yutan*•†..... Saunders	See Wahoo.

NEVADA.

Town and County.	Name.
▲Austin*•†..... .....Lander	W. D. Jones.
▲Belmont* .....Nye	See Austin.
Candelaria•†.. Esmeralda	C. B. Zabriskie.
¶▲Carson City*•†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*•†..... Lyon	John Lothrop.
▲Elko*•†..... Elko	W. A. Massey.
▲Ely*..... White Pine	Frank X. Murphy.
▲Eureka*•†..... Eureka	P. Breen.
▲Genoa*•..... Douglas	D. W. Virgin.
▲Hawthorne*•†. Esmeralda	P. M. Bowler.
▲Pioche*†..... Lincoln	T. J. Osborne.
▲Reno*•†..... Washoe	E. R. DODGE.
▲Stillwater..... Churchill	T. H Kent.
▲Virginia City*•†.....Storey	R. D KNIGHT.
Wadsworth*•†..... Washoe	See Reno.
▲Winnemucca*•† Humb'ldt	W. S. BONNIFIELD.

NEW HAMPSHIRE.

Town and County.	Name.
Alton*•†.....Belknap	See Laconia.
Andover*•†... Merrimack	Barron Shirley.
Ashland*•†..... Grafton	James L. Wilson.
Berlin*•†..... Coos	CHAMBERLIN & RICH.
Bristol*•†.....Grafton	Dearborn & Chase.
Canaan*•†.....Grafton	Geo. W. Murray.
Charlestown*•†... Sullivan	See Claremont.
Claremont*•†.....Sullivan	COLBY & SON.
▲Colebrook*•†..... Coos	T. F. Johnson.
¶▲Concord*•†..Merrimack	STREETER, WALKER & HOLLIS.
Conway*•†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. Bartlett.
▲Dover*•†.....Strafford	W. H. ROBERTS.
East Jaffrey*•†..Cheshire	See Peterboro.
Epping*•†... Rockingham	W. H. Drury
▲Exeter*•†... Rockingham	EASTMAN, YOUNG & O'NEIL.
Farmington*•†..Strafford	Samuel S. Parker.
Fitzwilliam*•.....Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro
Franklin*•†... Marrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	E. B. S Sanborn.
Freedom* ..... Carroll	See Conway.
Goffstown*•†... Hillsboro	Samuel Upton.
Gorham*•†..... Coos	A. R. Evans.
Great Falls*.....Strafford	See Somersworth.
Greenville*•† .. Hillsboro	Herbert J. Taft.
Hanover*•†.....Grafton	See Lebanon.
▲Haverhill*•†.....Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*•† Hill'h	H. D. Pierce.
Hinsdale*•†.....Cheshire	E. J. Temple.
▲Keene*•†..... Cheshire	BATCHELDER & FAULKNER.
▲Laconia*•†..... Belknap	JEWETT & PLUMMER.
Lakeport*•†.....Belknap	W. H. Flanders.
▲Lancaster*•†..... Coos	Drew, Jordan & Buckley.
▲Lebanon*•† ..... Grafton	C. A. DOLE.
Lisbon*•†..... Grafton	George F. Morris.
Littleton*•†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*•†.. Hillsboro	BURNHAM, BROWN & WARREN
Meridith*•†..... Belknap	Bertram Blaisdell.
Milford*•†..... Hillsboro	E. I. Kendall.
▲Nashua*•†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	GEO. B FRENCH. Attorney for Nashua Trust Co.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*•† Rockin'm	A. L. Mellows.
▲Newport*•†..... Sullivan	A. S. WAIT.
Orford* ..... Grafton	Chapman & Lang.
▲Ossipee*•†.....Carroll	Frank Weeks.
Penacook*•† . Merrimack	Willis G. Buxton.
Peterboro*•†... Hillsboro	J. F. Brennan.
Pittsfield*•†...Merrimack	E. A. Lane.
▲Plymouth*•†..... Grafton	Burleigh & Adams.
▲Portsmouth*•†. Rock'ham	CALVIN PAGE.
Raymond*•† Rockingham	Joan T. Bartlett.
Rochester*•†.... Strafford	GEORGE E. COCHRANE.
Salmon Falls*•†. Strafford	See Dover.
Somersworth*•† Strafford	W. F. Russell.
Sunapee* ..... Sullivan	George Dodge.
Suncook*•†... Merrimack	Almon F. Burbank.
Tilton*•†..... Belknap	W. B. Fellows.
Troy*•† ..... Cheshire	See Keene.
Wakefield*•†..... Carroll	Arthur L. Foote.
Walpole*•†..... Cheshire	J. G. Bellows.
Whitefield*•†..... Coos	C. E. Wright.
Wilton*•† ..... Hillsboro	Geo. E. Bales.
Winchester*•†... Cheshire	H. W. Brigham.
Wolfboro*•†..... Carroll	SEWELL W. ABBOTT.
Woodsville*•†....Grafton	Smith & Sloane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEW JERSEY.

Town and County.	Name.
Absecon*•† ..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	See Freehold.
Alloway*•† ..... Salem	See Salem.
Arlington*•†..... Hudson	See Jersey City.
Asbury Park*•†Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†.Atlantic	THOMPSON & COLE.
Atlantic Highl'ds*•† Mon.	CHARLES HARVEY.
Barnegat*•†..... Ocean	See Toms River.
Bayonne*•† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•†..... Essex	Skinner & Ten Eyck.
Belmar*•†.....Monmouth	See Asbury Park.
▲Belvidere*•†.....Warren	GEORGE M. SHIPMAN.
Bergen Point*•†...Hudson	See Bayonne.
Beverly*•†.... Burlington	See Burlington.
Bloomfield*•†..... Essex	GALLAGHER & RICHARDS
Bloomsbury*•† Hunterd'n	J. W. Crevelling.
Boonton*•† ..... Morris	J. S. Salmon.
Bordentown*•†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•†.Somerset	H. C. Suydam.
▲Bridgeton*•† Cumberland	WILLIAM A. LOGUE.
Burlington*•†.Burlington	ERNEST WATTS.
Butler*•†..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*•† ..... Camden	HENRY I. BUDD, JR.
Cape May*•†.....Cape May	J. M. E. Hildreth.
▲Cape May C.H.*•†.Cape M	J. M. E. Hildreth.
Carlstadt*•† ..... Bergen	See Hackensack.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*•†.....Hunterdon	See Flemington.
Closter*•† ..... Bergen	C. B. Harvey.
Collingwood*•.... Camden	See Camden.
Cramer Hill*†..... Camden	See Camden.
Cranbury*† ....Middlesex	A. S. Applegate.
Cranford*•†..... Union	See Elizabeth.
Deckertown*•† ... Sussex	Henry C. Hunt.
Dover*•†.....Morris	J. H. NEIGHBOUR
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	See Atlantic City.
▲Elizabeth*•†.....Union	P. H. GILHOOLY.
Elmer*†..... Salem	Abram Cochran.
Englewood*•†.....Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	FLUCK & PARKER.
Fort Lee*†..... Bergen	See Hoboken.
Franklin*•† ..... Essex	See Newark.
▲Freehold*•†....Monmouth	FRANK P. McDERMOTT.
Frenchtown*•†Hunterd'n	L D Hagaman.
Glassboro*•† . Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†..... Hudson	See Hoboken.
▲Hackensack*•†....Bergen	DEMAREST & DE BAUN.
Hackettstown*•†.Warren	J. C. Allen.
Haddonfield*•†...Camden	H. S. Scovel.
Hammonton*•† ..Atlantic	A. J. King.
Harrison*•† ..... Hudson	See Jersey City.
Hightstown*•†.....Mercer	S. M. Schenck.
Hoboken*•†..... Hudson	LEWIS, BESSON & STEVENS.
Hopewell*•†.....Mercer	John S. Van Dike.
Irvington ..... Essex	See Newark.
Jamesburg*•† . Middlesex	See New Brunswick.
▲Jersey City*•†....Hudson	QUEEN & TENNANT. References: Hudson County and Second National banks and New Jersey Title Guarantee & Trust Co.
" ..... "	VAN BUSKIRK & PARKER, Davidson Bldg. General law and equity practice.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney..... Hudson	See Jersey City.
Keyport*•†.....Monmouth	B. B. Ogden.
Lakewood*•†.....Ocean	T. J. R. Brown.
Lambertville*† Hunterd'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	HEISLEY & MORRIS.
Madison*•†..... Morris	C A. Rathbun.
Manasquan*•† Monmouth	H. H. Walright.
Matawan*•† ...Monmouth	R. W. Dayton.
▲May's Landing*•†Atlantic	See Atlantic City.
Medford*•† ...Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† .. Middlesex	See New Brunswick.
Milburn†..... Essex	See Orange.
Millville*•† .Cumberland	Martin W. Lane.
Montclair*•†..... Essex	EDWIN B. GOODELL.
Moorestown*•† Burlingt'n	S. K. Robbins.
▲Morristown*•† .....Morris	HENRY C. PITNEY, JR.
▲Mount Holly*•†Burlingt'n	CHARLES EWAN MERRITT.
▲Newark*•†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & SOMMER. Attorneys for German National Bank.
▲New Brunsw'k*•† .Mid'sx	JAMES H. VAN CLEEF.
New Durham*•†..Hudson	See Jersey City.
▲Newton*•† ..... Sussex	Theodore Simonson.
Ocean City*•†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*•† ..... Essex	BLAKE & HOWE.
Oxford*•†.....Warren	See Belvidere.
Palmyia*•† ....Burlington	See Burlington.
Passaic*•† ..... Passaic	T. M. MOORE and JOHN T. VAN RIPER.
▲Paterson*•† ..... Passaic	JAMES G. BLAUVELT.
Paulsboro*†...Gloucester	See Woodbury.
Pemberton*•†.Burlington	See Mt. Holly.
Penn Grove*•†..... Salem	See Salem.
Pennington*•†.... Mercer	T. D. Darling.
Perth Amboy*•†Middlesex	C. C. HAMMON.
Phillipsburg*•† .. Warren	William M. Davis.
Plainfield*•†.....Union	CHARLES A. REED.
Pleasantville*•†..Atlantic	See Atlantic City.
Point Pleasant*•†.. Ocean	Thomas Curtis.
Princeton*•†..... Mercer	FERGUS A. DENNIS.
Rahway*•† .....Union	LESLIE LUPTON.
Raritan*•† ..... Somerset	See Somerville.
Red Bank*•†..Monmouth	EDMUND WILSON.
Ridgewood*•†.....Bergen	Cornelius Doremus.
Riverside*•†..Burlington	See Burlington.
Rockaway*•† ..... Morris	John P. Stickle.
Rutherford*•† ....Bergen	ADDISON ELY.
▲Salem*•†.....Salem	W. T. HILLIARD.
Seabright*•†..Monmouth	See Atlantic Highlands.
Sea Isle City*•†..Cape May	Thos. W. Sudlum.
▲Somerville*•†....Somerset	JAMES J. BERGEN.
South Amboy*•†Middlesx	See Perth Amboy.
South Orange*•†.... Essex	See Orange.
South River*•† Middlesex	See New Brunswick.
Summit*•† ..... Union	WM. D. & L. A. GIBBY.
Swedesboro*•†Gloucester	Edgar Shivers.
▲Toms River*•†.....Ocean	Isaac W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*•†.....Mercer	WOODBURY D. HOLT. Attorney for First National Bank.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
Tuckerton*•†..... Ocean	See Toms River.
Vincentown*•† Burlingtn	See Mount Holly.
Vineland*•†..Cumberland	HENRY S. ALVORD.
Washington*•†... Warren	William A Stryker.
Weehawken*†..... Hudson	See Hoboken.
Westfield*•†..... Union	See Elizabeth.
West Hoboken*•† Hunson	See Hoboken.
West New York...Hudson	See Hoboken.
Woodbridge*•† . Middlesex	See Rahway.
▲Woodbury*•†.Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

Town and County.	Name.
▲Albuquerque*•† Bernalillo	JOHNSTON & FINICAL.
▲Aztec*..... .....San Juan	Robert C. Prewitt.
▲Clayton*•† .....Union	W. H. C. McKesson.
Deming*•†..... .Grant	S. M. Ashenfelter.
East Las Vegas*†.San Mig'l	W. G. HAYDEN.
▲Eddy*•† ..... Eddy	JOHN FRANKLIN.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲Las Cruces*•† Donna Anna	S. B. Newcomb.
▲Las Vegas*•†.. San Miguel	REDMOND McDONAGH.
▲Lincoln*..... Lincoln	E. W. HULBERT.
▲Los Lunas*•† .....Valencia	See Albuquerque.
Magdalena*•†.... Socorro	Sae Albuquerque.
▲Mora* ..... Mora	See Las Vegas.
▲Puerto de Luno*Guadalo'p	See Las Vegas
Raton*•†..... Colfax	GEORGE McCORMICK.
▲Roswell*•†..... Chaves	Alexander J. Nisbet.
San Marcial*•†....Socorro	See Socorro.
¶▲Santa Fe*•† ... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*•†.....Grant	CONWAY & HAWKINS.
▲Socorro*•† .....Socorro	C. RILEY.
▲Springer*•† .....Colfax	See Raton.
▲Taos* ..... Taos	See Las Vegas.
▲Tierra Amarilla.Rio Ar'ba	See Santa Fe.
White Oaks*. ....Lincoln	B. H. Dye.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEW YORK.

Town and County.	Name.
Adams*•†.....Jefferson	W. H. H Taylor.
Addison*•†..... Steuben	H. D. BALDWIN.
Afton*•†..... Chenango	George A. Haven.
Akron*•†..... Erie	Paxon & Paxon.
¶▲Albany*•†.....Albany	A. & W. LANSING, Attorneys for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*•† ..... Orleans	GURDON W. FITCH.
Alfred*.....Allegany	See Belmont.
Allegany*•†..Cattaraugus	W. C. Overton.
Amenia*•† ..... Dutchess	George H. Swift.
Amityville*•†.... Suffolk	S. P. Hildreth.
Amsterdam*•†....Montg'y	NISBET & HANSON.
Andes*.....Delaware	B. Johnson.
Andover*•† .....Allegany	CLAYTON L. EARLEY.
Angelica*•† .....Allegany	H. E Dudley.
Antwerp*•* .... Jefferson	H. J. Foote.
Arcade*•† ..... Wyoming	G. A. Barnes.
▲Argyle. .....Washington	John B. Conway.
Attica*•† .....Wyoming	O. H. & W. E. Hopkins.
▲Auburn*•† .....Cayuga	FRANK S. WRIGHT.
Aurora*•†.....Cayuga	John A. Hudson.
Avoca*•†..... Steuben	E. W. Bozard.
Avon*•† ..... Livingston	Wm. Carter.
Babylon*•† .....Suffolk	See Riverhead.
Bainbridge*•†..Chenango	George L. Skinner.
Baldwinsville*•†.Onond'a	D. C. Greenfield.
▲Ballston Spa*•†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*•†.....Genessee	TARBOX & SHERWIN.
▲Bath*•†..... Steuben	McMASTER & PARKHURST.
Bay Shore*•†.....Suffolk	George H. Furman.
Belfast*•*..... Allegany	A. P. McIntosh.
▲Belmont*•†.....Allegany	Reynolds, Brown & Reynolds.
Bergen*•†..... Genessee	See Batavia.
▲Binghamton*•† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
" ..... "	T. B. & L. M. MERCHANT. Refer to First National Bank.
Bolivar*•†..... Allegany	Curtis & Bliss.
Boonville*•†..... Oneida	B. A Capron.
Brewster*•†..... Putnam	A. J. Miller.
Brockport*•† .... Monroe	HOMER D. BENEDICT.
Brockton*•†. Chautauqua	F. C. Lewis.
Brookfield* ..... Madison	N A. Crumb.
▲Brooklyn*•† ..... Kings	WILMOT L. MOREHOUSE, 26 Court St. Refers to Nassau Bk.
Buffalo*•† .....Erie	CHARLES C. FARNHAM, Mutual Life Bldg. Reference: Buffalo Commercial Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Attorney for R. G. Dun & Co., Buffalo. Refers to the City Bank, Third National Bank and Bank of Buffalo.
" ..... "	FRANK H. BUTTON, D. S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City.
" ..... "	SHERMAN S. JEWETT, 2d, 805 D. S. Morgan Bldg. Refers to Bank of Buffalo, Columbia National Bank and Sherman S. Jewett & Co.
" ..... "	TANNER & COMSTOCK, Guaranty Bldg. Refer to Peoples Bk. of Buffalo and the City Bk.
" ..... "	JOHN A. VAN ARSDALE, Guaranty Bldg. Refers to Third National and Buffalo Commercial banks.
" ..... "	CHAS. B. WHEELER, Erie Co. Sav. Bank Bldg. Refer to any bank in Buffalo.
Caledonia*•† . Livingston	D. D. McColl.
Cambridge*•† Washingt'n	D. M. Westfall.
Camden*•† ..... Oneida	P. H. FITZGERALD.
Campbell*•†.....Steuben	E. B. Ross.
Canajoharie*•† ..Montg'y	B. F. Spraker.
▲Cananddaigua*•† .Ontario	F. H. HAMLIN.
Canaseraga*•†...Allegeny	D. H. Holliday.
Canastota*•† .... Madison	A. O. Briggs.
Candor*•† ..... Tioga	See Owego.
Canisteo*•† ..... Steuben	A. H. Burrill.
▲Canton*•† .. St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*•†Jefferson	MORRIS E. LEE.
▲Carmel*•† .....Putnam	George E. Anderson.
Carthage*•†.....Jefferson	A. E. KILBY.
Castile*•†.....Wyoming	E. B. Windsor.
Castleton*•†.....Rensslaer	B. W. Stryker.
▲Catskill*•† ..... Greene	S. CROWELL.
Cattaraugus*•†Catta'agus	D. E. Powell.
Cazenovia*•† .....Madison	E. S More.
Champlain*•† .... Clinton	W. H. Dunn.
Chateaugay*•† ..Franklin	A. B. Cooney.
Chatham*•† .... Columbia	C. E. BARRETT.
CherryCreek*•†Chatt'qua	R. A. Hall.
Cherry Valley*•†..Otsego	Barnum Bros.
Chester*•† ..... Orange	See Newburg.
Chittenango*†....Madison	Charles Kellogg.
Churchville*•†.....Monroe	See Brockport.
Clayton*•† ..... Jefferson	H. E. & G. E. MOORE.
Cleveland*•† .....Oswego	James Gallagher.
Clifton Springs*•†Ontario	Ellis & Griffiths.
Clinton*•† ..... Onedla	L. M. Martin.
Clyde*•† ..... Wayne	C. W. Field.
Cobleskill*•†....Schoharie	C. H. Holmes.
Cohocton*•† .....Steuben	S. J Depew.
Cohoes*•† .. ..Albany	HENRY A. STRONG.
Cold Spring*•† ...Putnam	W. H. Haldane.
College Point*•†..Queens	Wm. Sutter.
▲Cooperstown*•†...Otsego	Charles T. Brewer.
Corning*•†.....Steuben	WM. J. TULLY.
Cornwall*•† .....Orange	Daniel E. Pope.
▲Cortland*•† .....Cortland	BOUTON & CHAMPLIN.
Coxsackie*•† .....Greene	John B. Bronk.
Crown Point*•† ....Essex	See Port Henry.
Cuba*•† .....Allegany	Armstrong & Todd.
Dansville*•† ..Livingston	B. G. FOSS.
Dayton*•† ....Cattaraugus	N. M. Allen.
▲Delhi*•† .....Delaware	John A. Kemp.
Depew*•†.....Erie	TAYLOR & WITHEY.
Deposit*•†.....Broome	C. E. Scott.
De Ruyter*•† ....Madison	L. B. Kern.
Dobb's Ferry *•†Westch'r	W. A. Jaycox.
Dolgeville*•† ..Herkimer	C. L. Hildreth.
Dover Plains*•†..Duchess	See Poughkeepsie.
Dundee*•† .....Yates	LEWIS J. WILKIN.
Dunkirk*•† ..Chautauqua	STEARNS & WARNER.
Earlville *•†.....Madison	S. B. Cloyes.
East Aurora *•†.....Erie	FRANK R WHALEY.
E. Bloomfield*† ..Ontario	See Canandaigua.
E. Randolph*Cattaraugus	J. V. Goodwill.
Edmeston*•† .....Otsego	See Cooperstown.
▲Elizabethtown*† ...Essex	A. K. Dudley.
Ellenville*•† .....Ulster	G. G. & J. G. Keeler.
Ellicottville*•† Cattar'gus	S. N. WHEATON.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*•†.....Chemung	BALDWIN & BALDWIN.
" ..... "	CHARLES MARVIN.
Erieville*•† .....Madison	See Morrisville.
Fairport*•†..... Monroe	E. J. Fisk.
Farmer*•†.....Seneca	See Ovid.
Far Rockaway*•†.Queens	E. J. HEALY.
Fayetteville*•† Onondaga	See Syracuse.
Fillmore*•† .....Allegany	R. L. Richardson.
Fishkill*•† .....Dutchess	See Poughkeepsie.
Fishkill onHds'n*•†Dutc's	H. H. Hustis.
Flushing*•† .....Queens	H. S. MOORE.
▲Fonda*•† ....Montgomery	J. S. Sitterley.
Forestville*•† Chautauq'a	A. W. Hull.
Fort Ann*•†. Washington	F. I. Baker.
Fort Edward*•†Wash'ton	Robert O. Bascom.
Fort Plain*•†Montgom'ry	D. C. Shults.
Frankfort*•†...Herkimer	J. J. Dudleston, Jr.
Franklin*†.....Delaware	L. F. Raymond.
Franklinville*•† Cattar'us	George E. Spring.
Fredonia*•† .Chautauqua	B. F. SKINNER.
Freeport*•† .....Nassau	George Wallace.
Friendship*•† ...Allegany	A. L. Elliott.
Fulton*•†.....Oswego	MEAD & STRANAHAN.
Fultonville*•†Montgom'y	R. B. Fish.
Gainesville*•†..Wyoming	See Warsaw.
▲Geneseo*† .... Livingston	JOHN R. STRANG.
Geneva*•† .....Ontario	MASON & ROSE.
Gilbertsville*† .....Otsego	See Cooperstown.
Glen Cove*•† .....Nassau	E. T. Payne.
Glens Falls*•† ....Warren	ASHLEY, WILLIAMS & FOWLER.
Gloversville*•† ....Fulton	BAKER & BURTON.
▲Goshen*•†..... Orange	BAKER & MERRITT.
Gouverneur*•†.St. Law'ce	Conger & Orvis.
Gowanda*•† .Cattaraugus	F. J. Blackman.
Granville*•† .Washington	Thomas & Everets.
Greene*•† .....Chenango	M. F. Porter.
Greenport*•†..... Suffolk	LE ROY E. RAYNOR.
Greenwich*•† Washingt'n	Gibson & Vankirk.
Groton*•†.....Tompkins	W. H. Hare.
Hamburg*•†..... Erie	Perry M. Thorn.
Hamilton*•† .....Madison	Joseph Mason.
Hammondsport*•†.Steu'n	W. S. Drew.
Hancock*•†.....Delaware	Frank Taylor.
Hannibal*•† .....Oswego	D. D. Metcalf.
Havana*† .....Schuyler	See Watkins.
Haverstraw*•† .Rockland	THOMAS H. LEE.
Hempstead*• .....Nassau	A. R. Griffin.
▲Herkimer*•† ...Herkimer	A. B. STEELE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Hermitage .....Wyoming	See Warsaw.
Hobart*•†.....Delaware	Edward O'Connor.
Holland*•† .....Erie	Fred S. Jackson.
Holland Patent*•† Oneida	W. J. B. Williams.
Holley*•†.....Orleans	H. O. Jones.
Homer*•†.....Cortland	W. J. Smith.
Honeoye Falls*•†.Monroe	J. E. Robson.
Hoosick Falls*•† Rensse'r	Willis E. Heaton
Hornellsville*•†...Steuben	DOLSON, ROBBINS & DOLSON
Horseheads*•†..Chemung	Frank S. Bentley.
▲Hudson*•† .....Columbia	ISAAC N. COLLIER.
Hume*† .....Allegany	E. E. & G. W. Harding.
Huntington*•† ...Suffolk	THOMAS YOUNG.
Ilion*•† .....Herkimer	James Conkling
▲Ithaca*•†.....Tompkins	S. D. HALLIDAY.
▲Jamaica*•† .....Queens	WILLIAM W. ALLEN.
Jamestown*•†..Chautau'a	FOWLER & WEEKS.
▲Johnstown*•† .....Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John G. Bramley.
Keeseville*•† .....Essex	Harwood & Maders.
Kinderhook*•† Columbia	Gerrit S. Collier.
▲Kingston*•† .....Ulster	JAMES A. BETTS.
▲Lake George*†...Warren	E. Hunt.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*•† .....Erie	See Depew.
Lansingburg*•†.Rensse'l'r	ROBERT E. STILES.
Le Roy*•† .....Genesee	W. H. Smith.
Liberty*•†.....Sullivan	D S. Hill.
Lima*•† .....Livingston	G. W. Atwell, Jr.
Little Falls*•†..Herkimer	P. H. McEVOY.
▲Little Valley*•†.Cattar'us	E. A. Nash.
Livonia*•†.....Livingston	Charles Ward,
Locke*•†.....Cayuga	See Moravia.
▲Lockport*•† ..... Niagara	W. H. & F. A. RANSOM.
Long Island City*•† Qu'ns	L. N. Mauley.
▲Lowville*•†.....Lewis	Fred. C. Schraub.
▲Lyons*•†.....Wayne	DWIGHT S CHAMBEBLAIN.
Madrid*•....St. Lawrence	F. J. Merriman
▲Malone*•† .....Franklin	BADGER & IDE.
Mamaroneck*•†Weste'ter	See Port Chester.
Marathon*•†.....Cortland	A. M. Mathewson.
Margaretville*†.Delaware	A. P. Carpenter.
Massena*†...St. Lawrence	C. A. Boynton.
Matteawan*•†... Dutchess	S. K. Phillips.
▲Mayville*•†...Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*•†. Sarat'a	J. F. Terry.
Medina*•.....Orleans	Filkins & Coe.
Mexico*†.....Oswego	C. I. Miller.
Middleburg*•†. Schoharie	Dow Beekman.
Middleport*•†....Niagara	G. F. Thompson.
Middletown*•†....Orange	DILL & COX.
Millbrook*•† ... Dutchess	See Poughkeepsie.
Millerton*•†.... Dutchess	E. W. Simmons.
Mohawk*•†.... Herkimer	James B. Rafter.
▲Monticello*•†.... Sullivan	Timothy F. Bush.
Montour Falls*•†Schuyler	Frank Johnson.
Moravia*•†.....Cayuga	S. E. Day.
Morris*†.....Otsego	N. Bridges.
Morrisania*†.. New York	See New York City.
▲Morrisville*•†...Madison	J. A. Johnson.
Mt. Kisco*•† Westchester	H. J. Slosson.
Mt. Morris*•†. Livingston	John M. Hastings.
Mt. Vernon*•†...Weste'ter	See New Rochelle.
Naples*•†..... Ontario	J. A. Seamans.
Newark*•† ..... Wayne	M. I. Greenwood.
New Berlin*•†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD.
▲Newburg*•†.....Orange	A. H. F SEEGER.
▲New City*•..... Rockland	Frank P. Demarest.
New Paltz*•†.....Ulster	J. N. Vanderlyn.
Newport*•†.....Herkimer	C. L. Fellows.
New Rochelle*•†Westch'r	JOHN J. CRENNAN.
▲New York City*•† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders National Bank.
" ..... "	BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank.
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 11 Broadway. General practice; collections. Reference: The National Bank of the Republic, of New York.
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, suite 150-160, '6 Broadway and 6 Wall St. Counsel for Western National Bank, and Counsel for Chemical National Bank.
▲New York City*•† N. Y'k (Continued.)	DILL, SEYMOUR & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank, Boston.
" ..... "	LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic.
" ..... "	THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company.
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co. of New York, Guaranty Trust Co. of New York, Bank of New York, N. B. A.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	SETH H. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
" ..... "	SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
Niagara Falls*•†. Niagara	ELY, DUDLEY & COHN.
North Collins*•†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*•†..... Suffolk	C B Partridge.
N. Tonawanda*† .Niagara	ALBERT R. SMITH.
Northville*•†.....Fulton	James R. Van Ness.
▲Norwich*•† ....Chenango	HOWARD D. NEWTON.
Norwood*•†.St. Lawrence	N. M. Clafin.
Nunda*•†.....Livingston	E. C Olney.
Nyack*•† .....Rockland	See Haverstraw.
Oakfield*•†.....Genesee	B. F. Hawes.
Ogdensburg*•†St. L'w'nce	D. B. LUCEY.
Olean*•† .....Cattaraugus	F W. KRUSE.
Oneida*•† .....Madison	H. W. COLEY.
Oneonta*•† .....Otsega	Alva Seybolt.
▲Oswego*•†.....Oswego	FRANCIS E. HAMILTON.
▲Ovid*•† .....Seneca	Francis C. Allen.
▲Owego*•† .....Tioga	CLARENCE I. NIXON.
Oxford*•† ..... Chenango	W. H. Hyde.
Oyster Bay*•†. ....Nassau	F. M. Brigham.
Painted Post*•†..Steuben	J. S. Tobias.
Palmyra*•† .....Wayne	G. S. TINKLEPAUGH.
Parish*•† .....Oswego	E. G. Lynch.
Patchogue*•† .....Suffolk	A. H. Carmen.
Pawling*•†.....Dutchess	W. Downing.
Peekskill *•† Westchester	LENT & HERRICK.
▲Penn Yan*•†.....Yates	BRIGGS & KIMBALL.
Perry*•†.....Wyoming	See Warsaw.
Phelps*•† .....Ontario	Samuel S. Partridge.
Philadelphia*•†. Jefferson	See Watertown.
Phœnix*•†.....Oswego	AVERY & MERRY.
Pike* .....Wyoming	See Warsaw.
Pine Plains*•† ...Dutchess	Frank Eno.
▲Plattsburg*•† .....Clinton	RILEY & HEALEY.
Poland*•† .....Herkimer	Milton Howe.
Port Chester*•†W'stch't'r	JOHN H. CLAPP.
Port Henry*•†.....Essex	Foote, Stokes & Owen.
Port Jefferson*•†.Suffolk	Thomas J Ritch, Jr
Port Jervis*•† ....Orange	WILLIAM H. CRANE.
Potsdam*•†. St. Lawrence	A. X. Parker
▲Poughkeepsie*•†Dutchess	JOHN H. MILLARD.
Prattsburg*•† ....Steuben	J. K. Smith.
Pulaski*•† ..... .Oswego	S. C. Huntington.
Randolph*•†.Cattaraugus	A. Wentworth.
Red Creek*•†..... Wayne	C. O. Peterson.
Red Hook*•†.....Dutchess	J. W. Elseffer.
Rhinebeck*•† ....Dutchess	A. Lee Wager.
Richfield Springs*•†O'ego	J. D. Reed.
▲Richmond*† ...Richmond	N. J. Wreth.
Richmondville*•†..S'h'rie	E. A. Dox.
Ripley*•† ....Chautauqua	See Jamestown.
▲Riverhead*•† .....Suffolk	ERNEST W. TOOKER.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Rochester*●† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
" ..... "	McGUIRE & WOOD, Counsel in bank and corporation matters. Attorneys for Commercial Bank. Refer to any bank in the city.
Rockville Center*●†Na's'u	See Brooklyn.
Rome*●† .....Oneida	A. DELOS KNEELAND.
Rondout,●† .....Ulster	See Kingston.
Roslyn*●† .....Nassau	See Brooklyn.
Rushford*●†.....Allegany	R. B. Lanning.
Sag Harbor*●† .....Suffolk	E. A. Carpenter.
Salamanca*●† Catt'raugus	HUDSON ANSLEY.
Salem*●† .....Washington	James Gibson.
Sandy Creek*●....Oswego	U. Bartlett.
Sandy Hill*●†...Wash'ton	D. J. Sullivan.
Saranac Lake*●† Franklin	A. K. Botsford.
Saratoga Spr'gs*Sarat'ga	C. S. & C. C. LESTER.
Saugerties*●† .....Ulster	Carroll Whitaker
▲Schenectady*●† .Sc'n't'dy	EVERETT SMITH.
Schenevus*●† .....Otsego	Graham & Baldwin.
▲Schoharie*●†...Schohorie	C. W. Hinman.
Schuylerville*●†.Saratoga	S Wells.
Scio*●†.....Allegany	See Wellsville.
Seneca Falls*●†....Seneca	HAMMOND & HAMMOND.
Sherburne*●†...Chenango	Charles A. Fuller.
Sherman*●†..Chautauqua	See Jamestown.
Shortsville*●† ....Ontario	Ellis & Griffith.
Sidney*●† .....Delaware	CHARLES H. SEELEY.
Silver Creek*●†.Ch'ta'qua	H. W. Allen.
Sinclairville*●†. Ch'ta'qua	O. Edson.
Sing Sing*●†. Westchester	SAM'L WATSON.
Skaneateles*●†..Onond'ga	C. R. Milford.
Sodus*●† .....Wayne	B. B. Seaman.
Southampton*●†..Suffolk	H. M. Howell.
Southold*●† .....Suffolk	A. Case.
Spencer*●†.....Tioga	See Waverly.
Springville*●† .....Erie	C. W. Ticknor.
Stamford*●† ....Delaware	J. P. Grant.
Stapleton*●† ....Richmond	JOHN WIDDECOMBE.
St. Johnsville*●† Mtg'm'ry	Charles A. Stone.
Stockton*....Chautauqua	See Dunkirk.
Suspension Bridge*●†N'g'a	See Niagara Falls.
▲Syracuse*●† ....Onondaga	IDE & RYAN. Refer to Merchants National Bank.
" ..... "	KNAPP, NOTTINGHAM & ANDREWS. References: James J. Belden, President of Robert Gere Bank.
Tarrytown*●†Westchest'r	CLARENCE S. DAVISON.
Theresa*●† .....Jefferson	C. A. Van Allen,
Ticonderoga*●†.....Essex	H. D. Hoffnagle.
Tonawanda*●† ..... Erie	See North Tonowanda.
▲Troy*●†.....Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*●† .Tom'k's	O. G. Noble.
Truxton*●† .....Cortland	A. L. Kenney.
Unadilla*●† .....Otsego	See Oneonta.
Union Springs*●†.Cayuga	Arthur M. Seckel.
▲Utica*●† .....Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*●† .....Oneida	S. S. Judson.
Victor*●† .....Ontario	See Canandaigua.
Walden*●† .....Orange	A. S. Embler.
Walton*●† .....Delaware	S. H. Fancher.
Wappinger's Falls*●†Duc's	J. W. Bartram.
Warrensburg*●†..Warren	L. E. REOUX.
▲Warsaw*●† .....Wyoming	G. W.& I. G. BOTSFORD.
Warwick*†¶.....Orange	F. V. Sanford.
Waterford*●†.....Saratoga	F. A. Martin.
▲Waterloo*●† .....Seneca	FREDERICK L. MANNING.
▲Watertown*●†...Jefferson	G. S. & H. L. HOOKER.
Waterville*●† .....Oneida	L. P. Fuess.
Watervliet .....Albany	See Albany
▲Watkins*●† .....Schuyler	CHARLES M. WOODWARD.
Waverly*●† .....Tioga	A. G. Allen.
Wayland*●† .....Steuben	Clark & Pratt.
Weedsport*●† .... Cayuga	J. F. Quigley.
Wellsville*●† .....Allegany	WILLET L. WARD.
Westchester*●† W'chester	H. C. HENDERSON.
Westfield*●†. Chautauqua	Ottaway & Munson.
W. New Brighton*†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† .....Albany	See Albany.
West Winfield*●† H'kimer	Charles D. Thomas.
Whitehall*●†. Washington	POTTER & LILLIE.
▲White Plains*●† W'chester	GRIFFIN & YOUNG.
Williamson*●†.....Wayne	Jacob Brasser.
Wolcott*●† .....Wayne	William Roe.
Woodhaven*●† ....Queens	Wm. F. Wykoff.
Worcester*●† .....Otsego	Holmes & Waterman.
Yonkers*●† ..Westchester	S. H. THAYER.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*●†.....Stanly	J. M Brown.
Ansonville .....Anson	See Wadesboro.
▲Ashboro*●†.....Randolph	W. C. HAMMER.
▲Asheville*●† ...Buncombe	MOORE & MOORE. Refer to all Asheville Banks,
Aurora* .....Beaufort	See Washington.
▲Bakersville* .....Mitchell	J. H. Greene.
▲Bayboro* .....Pamlico	See Newbern.
▲Beaufort*† .....Carteret	C. R. THOMAS.
▲Boone* ..... Watauga	E. S. Caffey.
▲Brevard* ....Transylvania	W. B. Duckworth.
▲Bryson City*●† .....Swain	Bryson & Black.
▲Burgaw*●† .....Pender	R. G. Grady.
Burlington*●† .....Alamance	John Bond.
▲Burnsville* ..... Yancey	McElroy & Moore.
▲Camden● .....Camden	C. M. Ferebee.
▲Carthage*●† .....Moore	BLACK & ADAMS.
▲Charlotte*●† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
▲Clinton*●† ..... Sampson	Lee & Butler.
▲Columbia*.....Tyrrell	T. H. Woodley.
▲Columbus* .....Polk	J. T. Morrison.
▲Concord*●†.....Cabarrus	MORRISON & CALDWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*●†..... Gaston	O. F. Mason.
▲Danbury* ..... Stokes	A. H. Joyce.
▲Dobson* ..... Surry	T. W. Folger.
Dunn*●†..... Harnett	See Smithfield.
▲Durham*●†.....Durham	BOONE & BRYANT.
▲Edenton*●†..... Chowan	Pruden & Vann.
▲Elizabeth City*●†.Pasqu'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Enfield*●† ..... Halifax	David Bell.
▲Fayetteville*●† .. Cumb'd	C. W. BIDGOOD.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*●†..... Gaston	Wm. H. Lewis.
▲Gatesville* .....Gates	L. L. Smith.
▲Goldsboro*●†. .... Wayne	ALLEN & DORTCH.
▲Graham*●† .... Alamance	E. S. Parker.
▲Greensboro*●†.. Guilford	A. M. SCALES.
▲Greenville*●†..... Pitt	F. G. James.
▲Halifax*●†.....Halifax	E. L. Travis.
▲Hayesville*..... Clay	M. R. Kimsey.
▲Henderson*●† .....Vance	W. B. SHAW.
▲Henders'nville*●† Hend'n	W. A. Smith
▲Hertford*●†..Perquimans	T. G. Skinner.
Hickory*●†..... Catawba	C. A. Cilley.
High Point*●†...Guilford	E. D. STEELE.
▲Hillsboro*●†.....Orange	John W. Graham.
▲Jackson*....Northampton	R. B. Peebles.
▲Jacksonville*●†...Onslow	Frank Thompson.
▲Jefferson*..... Ashe	J. W. Todd.
Jonesbore*●†..... Moore	Seawell & McKiver.
▲Kenansville*..... Duplin	H. R. Koonegay.
▲Kinston*●†..... Lenoir	D. E. PERRY.
Laurinburg*●†. Richmond	J. D. Shaw, Jr.
Leaksv lle*●†Rockingham	See Reidsville.
▲Lenoir*●†..... Caldwell	Edmund Jones.
▲Lexington*●†... Davidson	ROBBINS & RAPER.
▲Lillington..... Harnett	O. J. Spears.
▲Lincolnton*●†..... Lincoln	D. W. Robinson.
▲Louisburg*●† ....Franklin	C. M. Cooke.
▲Lumberton*●†.... Robeson	McNeil & McLean.
▲Manteo*..... Dare	J. M. Gray.
Marion*●†..... McDowell	E. J. Justin.
▲Marshall*●†..... Madison	J. A. Hendrick.
Milton*●†..... Caswell	L. M. Warlick.
▲Mocksville*●†..... Davie	E. L. Gaither.
▲Monroe*●†..... Union	Covington & Redwine.
▲Morganton*●†..... Burke	Avery & Erpin.
Mount Airy*●†..... Surry	Carter & Lewellyn.
▲Murphy*●†..... Cherokee	R. L. Cooper.
Nashville*●†.... Nashville	Cooke & Cooley.
▲Newberne*●† ..... Craven	W. W. CLARK.
▲Newton*●† ..... Catawba	McCorkle & McCorkle.
No. Wilkesboro*†. Wilkes	T. B. Finley.
▲Oxford*●†.....Granville	A. W. GRAHAM.
Pilot Mountain*●†. Surry	George W. Sparger.
▲Pittsboro*●†..... Chatham	R. A. London.
▲Plymouth*●†. Washington	H. S. Ward.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Raleigh●†.....Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York: any bank, or judge, or State officer in N. C.
Reidsville*●† Rockingham	P. B JOHNSTON.
▲Robbinsville*.....Graham	T. A, Morphew.
▲Rockingham*●†Richmond	T. C. Guthrie.
Rocky Mount*●† Edg'mbe	JACOB BATTLE.
▲Roxboro*●†.....Person	Winstead & Brooks.
▲Rutherfordton*●†Ruth'fd	Justice & Justice.
▲Salisbury*●†..... Rowan	JOHN L. RENDLEMAN.
Sanford*●†.....Moore	See Raleigh.
Scotland Neck*●†..Halifax	C Kitchen.
▲Shelby*●†.....Cleaveland	Webb & Webb.
▲Smithfield*●†.... Johnston	Pou & Pou.
▲Snowhill*..... Greene	L. V. Morrill.
▲Southport*†...Brunswick	See Wilmington.
▲Sparta*..... Alleghany	R. A. Doughton.
▲Statesville*●†..... Iredell	ROBBINS & LONG.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*●†.... Edgecombe	G. M. T. Fountain.
▲Taylorsville*●† Alexander	A. C. McIntosh.
▲Trenton*..... Jones	P. M. Pearsall.
▲Troy*●..... Montgomery	W. C. Hammer.
▲Wadesboro*●†..... Anson	J. A. Lockett.
▲Warrenton*†..... Warren	C. V. Cook.
▲Washington*●†...Beaufort	STEPHEN C. BRAGAW.
▲Waynesville*●† Haywood	W. B. Ferguson.
▲Webster*..... Jackson	J. J. Hooker.
Weldon*●†..... Halifax	E. T. Clark.
▲Wentworth* Rockingham	H. R. Scott.
▲Whiteville*●†.. Columbus	McNeil, McLean & Wishart.
▲Wilkesboro*●†.... Wilkes	McNEILL & McNEILL.
▲Williamston*●† ... Martin	Moore & Stubbs.
▲Wilmington*●† No.Han'er	JOHN D. BELLAMY. Attorney for Atlantic Nat. Bank.
▲Wilson*●†..... Wilson	H. G. CONNOR.
▲Windsor*.....Bertie	F. D. Winston.
▲Winston*●†.....Forsyth	EUGENE E. GRAY.
▲Winton*†.....Hertford	John E. Vann.
▲Yadkinville ..... Yadkin	Thomas C. Phillips.
▲Yanceyville* ..... Caswell	J. J. Johnson.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*●† Richland	E. A. Munger.
Aneta*●†.....Nelson	M. V. Linwell.
Ardoch*●†.....Walsh	See Grafton.
▲Ashley* ..... McIntosh	A. W. Clyde
Bathgate*●†..... Pembina	J. D Trenholme.
Bisbee●..... Towner	See Can o.
▲Bismarck●†... Burleigh	F H. REGISTER.
▲Bottineau*●†... Bottineau	See Towner.
Buffalo*●†..... ass	See Fargo.
Buxton*●†..... Traill	See Hillsboro.
Caledonia*..... Traill	See Hillsboro.
▲Cando*●†..... Towner	McDonald & Davis.
▲Carrington*●†..... Foster	G. W. Solliday.
Casselton*●†.....Cass	See Fargo.
Cavalier*●†..... Pembina	See Grafton.
Church's Ferry*●†Ramsey	See Devil's Lake.
▲Cooperstown*●†.. Griggs	DAVID BARTLETT.
Crary*●† ..... Ramsey	Edgar Anderson
Crystal*●†..... Pembina	Robert McMurchie.
Cumings*●†..... Traill	See Hillsboro.
▲Devil's Lake*●†...Ramsey	COWAN & McCLORY.
▲Dickinson*●†.....Stark	JAMES G. CAMPBELL.
Drayton*●†.....Pembina	See Pembina.
Edgeley*●†.....La Moure	J. T. Butler.
▲Ellendale*●†.....Dickey	A. D. FLEMINGTON.
Emerado*●†.Grand Forks	See Grand Forks.
Enderlin*●†..... Ransom	Ed. Pierce.
Fairmount*●†... Richland	See Wahpeton.
▲Fargo*●†..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First National Bank and Merchants S ate Bank.
▲Fessenden*●†..... Wells	M. E. Wilson.
Forest River*●†.... Walsh	See Grafton
▲Forman*●†..... Sargent	BISHOP & GRONER.
Gilby*●†.....Grand Forks	See Grand Forks.
▲Grafton*●†..... Walsh	GRAY & McMURCHIE.
▲Grand Forks*●† Gr'd F'ks	GEORGE A BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer o the Union Nat Bank
" ..... "	BURKE CORBET Reference: First National Bank.
Grandin*●† ..... Cass	See Fargo.
Hamilton*●† .... Pembina	R. Muir & Son.
Hankinson*●†... Richland	E. L. Kinney.
Hannah●..... Cavalier	See Langdon.
Harvey●†..... Wells	See Fessendon.
Hatton*●†..... Traill	See Hillsboro.
▲Hillsboro*●†..... Traill	CARMODY & LESLIE.
Hope*●† ..... Steele	T. J. McMAHON.
Hunter*●†..... Cass	See Fargo.
Inkster*●†...Grand Forks	See Grand Forks.
▲Jamestown*●† . Stutsman	S. E. ELLSWORTH.
Kulm*●†.....La Moure	Clendenan & Larsen.
▲Lakota*●†..... Nelson	A. E. SHEETS.
▲Lamoure*●† ..... LaMoure	R. W. S. Blackwell.
▲Langdon*●†..... Cavalier	I. E. Richardson.
Larimore*●†.Grand Forks	W. A. Winslow.
Leeds*●†..... Benson	See Minnewaukon.
Lidgerwood*●†..Richland	A. L. Parsons.
▲Lisbon*●†.....Ransom	H. DOHERTY.
▲Mandan*●†..... Morton	E. C. Rice.
Mayville*●†..... Traill	F. W. Ames.
▲Medora●†..... Billings	See Dickinson.
Michigan* ..... Nelson	See Lakota.
Milnor*●† ..... Sargent	O. S. Senn.
Milton*●†..... Cavalier	Knute Norgard.
▲Minnewaukon*●†. Benson	J. L. Richmond & Son.
Minot*●† ..... Ward	J. C. MARCY.
Minto*●†..... Walsh	J. D. PHELPS.
Monango*●† ..... Dickey	See Ellendale.
▲Napoleon .....Logan	See Steele.
Neche*●† ..... Pembina	See Pembina.
▲New Rockford*●† ...Eddy	MADDUX & HAMBECHT.
Northwood*●†Grand F'ks	M. V. LINWELL.
Oakes*●† ..... Dickey	W. H. Ellis.
Page*●†..... Cass	See Fargo.
Park River*●†..... Walsh	G. W. Young.
▲Pembina*●†.....Pembina	W. J. Kneeshaw.
Portland*●† .....Traill	G. A. White.
Reynolds*●†.Grand Forks	See Grand Forks.
▲Rolla*●† ..... Rolette	John Burke.
▲Rugby*●†..... Pierce	See Towner.
Sanger*..... Oliver	See Bismarck.
Sheldon*●†..... Ransom	Ed. Pierce.
▲Sherbrooke*..... Steele	George Murray.
▲Stanton..... Mercer	H. C. Walker.
▲Steele*●†..... Kidder	J. W. Walker.
St. Thomas*●†... Pembina	G S. Hager.
Thompson*●† Grand F'rks	See Grand Forks.
Tower City*●†..... Cass	See Fargo.
▲Towner*●†..... McHenry	GEORGE W. POAGUE.
▲Valley City*●†..... Barnes	YOUNG & BURKE.
▲Wahpeton*●†....Richland	F. B. Lambert.
Walhalla* ..... Pembina	T. D. Stack.
▲Washburn*..... McLean	See Bismarck.
Wheatland*●† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*●†..... Williams	See Towner.
Willow City*●†.Bottineau	See Towner.

OHIO.

Town and County.	Name.
Ada*●†.....Hardin	Henry A. Clark.
▲Akron*●†..... Summit	OTIS & OTIS. Refer to Second National Bank.
Alliance*●†.....Stark	J. W. CRANE.
Andover*●†..... Ashtabula	J. W. Roberts.
Antioch*..... Monroe	See Woodsfield.
Antwerp*●†..... Paulding	John W. Zuber.
Arcanum*●†..... Darke	Kirk Hoffman.
Archbold*●† ..... Fulton	See Wauseon.
▲Ashland*●†..... Ashland	CAMPBELL & SEMPLE.
Ashley*●† ..... Delaware	See Delaware
Ashtabula*●†...Ashtabula	FITCH & FITCH.
Ashtabula Har.†.Ash'bula	See Ashtabula.
Ashville*●†..... Pickaway	G. A. Morrison.
▲Athens*●†..... Athens	GROSVENOR & JONES.
Attica*●† ..... Seneca	Lester Sutton.
Bainbridge*●†..... Ross	J. G. Whitaker.
Barberton*●†..... Summit	CHARLES AMMERMAN.
Barnesville*●†... Belmont	C. J. Howard
Basil*●† ..... Fairfield	F. F. Holland.
▲Batavia*●†..... Clermont	Frazier & Hicks.
Bedford*●† ..... Cuyahoga	A. V. Taylor.
Bellaire*●† ..... Belmont	J. A. GALLAHER.
Belle Centre*●† .... Logan	See Bellefontaine.
▲Bellefontaine*●†... Logan	A JAY MILLER.
Bellevue*●†..... Huron	Vickery Bros.
Bellville*●..... Richland	Burton Hines.
Belmont*●†..... Belmont	See St. Clairsville.
Berea*●† ..... Cuyahoga	G. A. HUBBARD.
Bergholz*●..... Jefferson	John J. Watson.
Berlin Heights*●†....Erie	F. E Conner, Jr.
Beverly*†.... Washington	J. C. Preston.
Blanchester*●†....Clinton	P SAVAGE.
Bloomdale*●†..... Wood	E D. Bloom.
Bloomingburg*●† Fayette	Humphrey Jones.
Bloomville*●†..... Seneca	J. R. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Bluffton*• † ..... Allen	S. J. Brand.
Botkins*• † ..... Shelby	See Sidney.
Bowersville* ..... Greene	See Washington, C. H.
▲Bowling Green*• †..Wood	PARKER & MOORE.
Bradford*† ..... Miami	Nate Iddings.
Bridgeport*• †..... Belmont	W. V. Campbell.
Brooklyn*• †.....Cuyahoga	H. M. Farnsworth.
Brookville*• †Montg'mery	V. S. Martin.
▲Bryan*• † .....Williams	M. M. BOOTHMAN.
▲Bucyrus*• †..... Crawford	EDWARD VOLLRATH.
Burton*• † ..... Geauga	See Chardon.
Butler*• †..... Richland	J. L. Barr.
▲Cadiz*• †..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*• †.....Noble	A. M. Morris.
Caledonia*• †..... Marion	See Marion.
▲Cambridge*• †.. Guernsey	MATTHEWS & HEADE.
Camden*• †.....Preble	F. G. Shuey.
Canal Dover*• † Tus'rawas	JOHN D. T. BOLD.
Canal Fulton*• †..... Stark	A. J. Kittinger.
Canal Winchester*• † Fr'in	W. H Lane.
Canfield*• †..... Mahoning	See Youngstown
▲Canton*• †..... Stark	JOHN H SPONSELLER.
Cardington*• †....Morrow	W. P. Vaughan.
Carey*• † ..... Wyandot	H. G Chambers.
▲Carrollton*• † .....Carroll	FIMPLE & McDONALD.
Cedarville*• †.....Greene	Robert Hood.
▲Celina*• † .....Mercer	JOHN KRAMER.
Centerburg*• † .....Knox	W. O. Bowers.
Chagrin Falls*• †.Cuy'oga	E. P. Wilmot.
▲Chardon*• † .....Geauga	METCALFE & KING.
Chicago* ..... Huron	W. & E W. Severance.
▲Chillicothe*• †..... Ross	VANMETER & CUNNINGHAM.
▲Cincinnati*• † ...Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	RICHARD P. ERNST, Fosdick Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	CHARLES S. FURBER, Carlisle Bldg. Refers to Farmers & Traders National Bank, Covington. Ky.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS, BALLARD & SAWYE , Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
" ..... "	WINKLER & ROGERS, Johnston Bldg. Commercial and corporation law. Special attention given to mercantile adjustments and commercial litigation. Long distance telephone 616. Refer to The Union Savings Bank and Trust Co.
▲Circleville*• † .. Pickaway	CHARLES H. MAY.
Clarksville*• †.....Clinton	See Wilmington
▲Cleveland*• † ...Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, Blackstone Bldg. Refer to John B. Ellison & Co., Phil; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland.
Clyde*• † .....Sandusky	FINCH, DEWEY & METZGAR.
College Corner*• †.Butler	See Liberty. Ind.
Collinwood*• †. Cuyahoga	F. B. Garrett.
Columbiana*• †. Col'biana	H. G. Bye.
¶▲Columbus*• †...Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*• †Put'm	Guy B. Killen.
Conneaut*• †. ..Ashtabula	ALLEN M. COX.
Continental*• †...Putnam	J. C. Madden.
Corning*• † ..... Perry	D. H. Foster.
Cortland*• †.....Trumbull	John J. Sullivan.
▲Coshocton*• †..Coshocton	POMERENE & POMERENE.
Covington*• † .....Miami	Wm. Freshohr.
Crestline*• † ....Crawford	R. W. MILLER.
Creston*• †..... Wayne	Price Russell.
Cumberland*• †. Guernsey	Joseph Purkey.
Cuyahoga Falls*• †Summit	ORLANDO WILCOX.
Danville*• †.....Knox	Clinton M. Rice.
▲Dayton*• †...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*• † ..... Defiance	S. T. SUTPHEN.
De Graff*• †.....Logan	U. G. Hahn.
▲Delaware*• † ....Delaware	E. T. BRANDEBURY.
Delphos*• †.....Allen	B. J BROTHERTON.
Delta*• † ..... Fulton	M. B. Cattrell.
Dennison*• †..Tuscarawas	See New Philadelphia.
Deshler*• †.....Henry	J. C. H Elder.
Doylestown*• .....Wayne	James B. Meech.
Dresden*• † .. Muskingum	See Zanesville.
Dunkirk*• †.....Hardin	See Kenton.
East Liverpool*• †.Col'bia	WILLIAM H. VODREY.
East Palestine*• †..Col'bia	John H. Logan.
▲Eaton*• † .....Preble	J. A Gilmore.
Eckmansville .....Adams	See West Union.
Edgerton*• †.....Williams	See Bryan.
Edon*• † .....Williams	See Bryan.
Elmore*• †.....Ottawa	H W. Neiman.
▲Elyria*• †.....Lorain	E. G. JOHNSON.
Fayette*• †..... Fulton	See Wauseon.
Felicity* .....Clermont	J. N. Altman.
▲Findlay*• †.....Hancock	BURKETT & BURKETT.
Flushing*• †.....Belmont	See St Clairsville.
Forest*• † .....Hardin	Russell Price.
Fort Recovery*• †.Mercer	See Celina.
Fostoria*• † ..... Seneca	C. L. GUERNSEY.
Frankfort*• † ..... Ross	See Chillicothe.
Franklin*• † ..... Warren	P. H Rue.
Fredericktown*• †...Knox	See Mount Vernon.
Freeport*• † .....Harrison	B. W. Rowland.
▲Fremont*• †.....Sandusky	JAMES H. FOWLER.
Galion*• † .....Crawford	R. W. Johnston.
▲Gallipolis*• †.....Galla	HOLLIS C. JOHNSTON.
Garrettsville*• †. .Portage	R S. Webb.
Geneva*• † ..... Ashtabula	R. C. Ewing.
▲Georgetown*• † ... Brown	JOHN Q. WATERS.
Germantown*• †.M'tg'ery	L. S. Cufkmore.
Gibsonburg*• †. Sandusky	J. L Hart.
Girard*• † .....Trumbull	See Warren.
Glenville*• † ....Cuyahoga	See Cleveland.
Gloucster*• †.....Athens	A. A. Amos.
Granville*• †.....Licking	E. J Dorsey.
Greenfield*• †....Highland	DICKEY & HEISKELL.
Green Spring*• †...Seneca	C S. Burton.
▲Greenville*• †.....Darke	MARTZ & RUPE.
Greenwich*• †.....Huron	T. K Strimple.
▲Hamilton*• † .....Butler	SHEPHERD & SHAFFER.
Harpster*• †.....Wyandot	See Upper Sandusky.
Harrison*• †.....Hamilton	JAMES A. GRAFT.
Harveysburg*• †....Warren	See Lebanon.
Hicksville*• †....Defiance	J. D Kerr.
Highland*• †.....Highland	See Hillsboro.
▲Hillsboro*• †....Highland	STEELE & HOGSETT.
Holgate*• † .....Henry	A. F. Thompson.
Hubbard*• †.....Trumbull	D. J. Hartwell.
Hudson*• † ..... Summit	H. B. Foster.
Huron*• † .....Erie	W. R. Tyler.
▲Ironton*• †.....Lawrence	CORN & THOMPSON.
▲Jackson*• †.....Jackson	JOHN ROBBINS.
Jackson Center*• † Shelby	H. W. Robinson.
Jamestown*• †.....Greene	W. A. Paxson.
▲Jefferson*• †....Ashtabula	W. H. RUGGLES.
Jeffersonville*• †. Fayette	E. L. Bush.
Johnstown*• † .....Licking	G. W. Lewis.
Kent*• †.....Portage	M G. McCASLIN.
▲Kenton*• †..... Hardin	ELMER G. DERR.
Kingston*• †..... Ross	See Chillicothe.
Kinsman*• †.....Trumbull	R. K Hulse.
▲Lancaster*• † .... Fairfield	G. E. MARTIN.
La Rue*• †..... Marion	See Marion.
▲Lebanon*• †..... Warren	MILTON CLARK.
Leesburg*• † .... Highland	George T. Hardy.
Leetonia*• † ..Columbiana	W. H. Love.
Leipsic*• † .....Putnam	Jacob Werner.
Lewisburg*• † ..... Preble	See Eaton.
Lexington*• †.... Richland	See Mansfield.
▲Lima*• † ..... Allen	CABLE & PARMENTER.
▲Lisbon*• †. .. Columbiana	BILLINGSLEY, TAYLOR & CLARK.
Lockland*• †.... Hamilton	Thompson & Gorman.
Lodi*• †..... Medina	See Medina.
▲Logan*• † ..... Hocking	S. H Weldy.
▲London*• † .....Madison	S. W. Durflinger.
Lorain*• †..... Lorain	C. G. WASHBURN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Loramie* ..... Shelby	See Sidney.
Loudonville*† .. Ashland	W. J. Welrick.
Louisville*† ..... Stark	W. S. Earseman.
Lynchburg*†... Highland	E. M. Wiggins.
Madison*†..... Lake	M B. Cook
Malta*† ..... Morgan	N. Corner
Malvern*†..... Carroll	See Carrollton.
Manchester*† .... Adams	FOSTER & PHILLIPS.
▲Mansfield*† .... Richland	CUMMINGS & McBRIDE.
Mantua† ..... Portage	See Garrettsvil'e
▲Marietta*† .. Washington	NYE & FOLLETT.
▲Marion*† ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*† Belmont	L. J. C. Drennen.
Martinsville*† .... Clinton	A. Harris.
▲Marysville*† ..... Union	D. W. AYERS.
Mason*† ..... Warren	C. M. Thompson
Massillon*† ..... Stark	ORLANDO C. VOLKMOR.
Maumee*† ..... Lucas	Albert Alius.
▲McArthur*† ..... Vinton	CHERRY & HOLLAND.
McClure*† ..... Henry	See Napoleon.
McComb*† .. Hancock	A. D. Whistler
▲McConnelsville*† Morgan	Corner & Fouts.
Mechanicsburg*† Chapin	Frank Chance.
▲Medina*† ..... Medina	Barnard & Richards.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*†..... Meigs	F. C Russell.
Middletown*† .... Butler	DONLEY & RHONEMUS.
Milan*† ..... Erie	R. H. Williams.
Milford*†..... Clermont	S. A. West
Milford Center*† .. Union	See Marysville.
▲Millersburg*† ..... Holmes	Maxwell & Sharp.
Mineral Point*† Tusc'was	W. M. Tracy
Minerva*†..... Stark	J. F. Jerome.
Minster*†..... Auglaize	See St. Marys.
Monroeville*† .... Huron	John P Cornell.
Montpelier*† .. Williams	E. C. PEEK.
Morrow*†..... Warren	T. C Welch.
Moscow*● ..... Clermont	See Wilmington.
Mt. Gilead*† .... Morrow	L. K. Powell
Mt. Pleasant*†.. Jefferson	See Steubenville.
Mt. Sterling*†.. Madison	See Circleville.
▲Mt. Vernon*† ..... Knox	WILLIAM M KOONS.
Mt. Victory*† .... Hardin	See Kenton.
▲Napoleon*† ..... Henry	CAHILL & DONOVAN.
Navarre*† ..... Stark	W. S. Putnam
Nelsonville*†..... Athens	A. E. Price.
Nevada*† ..... Wyandot	See Upper Sandusky.
▲Newark*† ..... Licking	FREDERIC M. BLACK.
New Bremen*†.. Auglaize	See Minster.
New Carlisle*† ... Clark	See Springfield.
New Comerst'n*† T'car's	E. E. Lindsey.
New Holland*† Pickaway	See Circleville.
▲New Lexington*† .. Perry	DONAHUE, SPENCER & DONAHUE.
New London*† ... Huron	E. R. Stilson
New Madison*† ... Darke	Thomas Elsbank.
New Matamoras*† . Wash.	Jasper Lisk.
New Paris*† ..... Preble	See Eaton.
▲New Phil'd'lp'a*† Tus'as	J. F. KUHNS.
New Richmond*● Cler'nt	F. A. Roberts.
New Vienna*† ... Clinton	C. C. Bowers
New Washin'n*† Craw'd	See Bucyrus.
Niles*†..... Trumbull	TAYLOR, UPTON & SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore*.. Wood	F. Taylor
North Fairfield*† Huron	A E. Rowley.
North Lewisb'g*† Ch'pin	M. C. Gowey.
▲Norwalk*† ..... Huron	GIDEON T. STEWART.
Oakharbor*† .... Ottawa	John Duff.
Oak Hill*†..... Jackson	See Jackson.
Oberlin*†..... Lorain	W. B BEDORTKA.
Orrville*†..... Wayne	Coe & Orr.
Orwell*..... Ashtabula	See Ashtabula.
Osborn*†..... Greene	R. Swadner.
Ostrander*† ... Delaware	See Delaware.
▲Ottawa*† ..... Putnam	Watts & Moore.
Oxford*†..... Butler	W. J. Rusk.
▲Painesville*† ..... Lake	J. B. BURROWS.
Pataskala*†..... Licking	See Newark.
▲Paulding*† ..... Paulding	SEIDERS & SEIDERS.
Payne*†..... Paulding	M. B. Everitt.
Peebles*†..... Adams	J. R. B. Kessler.
Pemberville*† .... Wood	Bierly & Noyman.
Perrysburg*†..... Wood	D. K. Hollenbeck.
Pioneer*..... Williams	See Bryan.
Piqua*†..... Miami	JOHN C. GEYER.
Plain City*†.... Madison	H. C. Black.
Pleasant City†.. Guernsey	See Cambridge.
Plymouth*†.... Richland	F. D. Gunsoullus.
Poland*† ..... Mahoning	J. H. Davidson.
▲Pomeroy*†..... Meigs	O. L. BRADBURY.
▲Port Clinton*† ... Ottawa	H. B. Magruder.
▲Portsmouth*† .... Scioto	NOAH J. DEVER.
Prairie Depot*†.... Wood	Frank Graham.
Prospect*† ..... Marion	See Marion.
Quaker City*† .Guernsey	J. L. Douglas.
▲Ravenna*†..... Portage	J. H. NICHOLS.
Richwood*† ..... Union	J. E. Robinson.
Ripley*† ..... Brown	W. D. YOUNG.
Rockford*† ..... Mercer	See Celina.

Town and County.	Name.
Roseville*†.. Muskingum	Wm. Dunn.
Rushsylvania*† ... Logan	J. P. Bowen.
Sabina*† ..... Clinton	W. H. Dakin.
Salem*† ..... Columbiana	W. W. HALE.
Salineville*† Columbiana	P. M. Ashford.
▲Sandusky*†..... Erie	ARTHUR PHINNEY.
Sardinia*†..... Brown	See Georgetown.
Scio*† ..... Harrison	See Cadiz.
Seville*† ..... Medina	Lee Elliott.
Shanesville*† Tuscarawas	JOHN DOERSCHUK.
Shelby*† ..... Richland	Skiles & Skiles.
Sheroodsville*† ... Carroll	See Carrollton.
Shiloh*† ..... Richland	See Mansfield.
Shreve*†..... Wayne	See Wooster.
▲Sidney*† ..... Shelby	S. J. HATFIELD.
Smithfield* ..... Jefferson	See Steubenville.
Somerset*† ..... Perry	R. M. Barr.
Somerton*..... Belmont	See St. Clairsville.
South Charleston*† Clark	See Springfield.
Spencer*† ..... Medina	See Medina.
Spencerville*†..... Allen	J. M. Bailey.
▲Springfield*†..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Spring Valley*● ... Greene	See Dayton.
▲St. Clairsville*†. Belmont	N. K. Kennon.
▲Steubenville*† . Jefferson	P. P. LEWIS.
St. Mary*†..... Auglaize	BULLOCK & MOONEY.
St. Paris*†..... Champaign	C. E. Burker.
Strasburg*† . Tuscarawas	George W. Stoutt.
Stryker*†..... Williams	See Bryan.
Sunbury*† ..... Delaware	See Mt. Vernon.
Swanton*†..... Fulton	G. W. Humphrey.
Sycamore*† .... Wyandot	R. S. Gallaher.
Thornville*†..... Perry	S. E. Moore.
Thurman* ..... Gallia	See Gallipolis.
▲Tiffin*† ..... Seneca	ROHN & BAKER.
Tippecanoe City*† Miami	E. H. Kerr.
Tiro*†..... Crawford	See Bucyrus.
▲Toledo*†..... Lucas	W. H. HARRIS, Spitzer Building. Reference: Any bank or prominent business concern in Toledo.
Toronto*†..... Jefferson	S. B. Taylor.
▲Troy*†..... Miami	J. A. DAVY.
Uhrichsville*† Tuscara's	G. W. REED.
▲Up. Sandusky*† Wyandot	Carey & Parker.
▲Urbana*† .... Champaign	LEEDOM & LEWIS.
Utica*† ..... Licking	G. M Sipe.
▲Van Wert*† ... Van Wert	G. M. SALTZGABER.
Vermilion*†..... Erie	H. R. Williams.
Versailles*†..... Darke	L. L. Lehman.
Wadsworth*† .... Medina	F. C. Lee.
Wakeman*†..... Huron	See Norwalk.
▲Wapakoneta*† . Auglaize	R. B. ANDERSON.
▲Warren*†..... Trumbull	T. H. GILMORE.
▲WashingtonC.H*† Fay'te	CHARLES C. PAVEY.
▲Wauseon*†..... Fulton	H. H. Ham.
▲Waverly*†..... Pike	F. E. Dougherty.
Waynesville*†... Warren	J. G. Keys.
Wellington*† ..... Lorain	G. L. BLINN.
Wellston*†..... Jackson	T. S. Hogan.
Wellsville*† . Columbiana	See East Liverpool.
West Alexandria*† . Preb.	Oscar Sheppard.
Westerville*† . Franklin	See Columbus.
West Farmington*† Trum.	See Warren.
West Jefferson*† Mad'on	See London.
West Liberty*†.... Logan	G. F Bailey.
West Manchester*† Preb.	See Eaton
West Mansfield*† . Logan	P. M Kellar.
West Milton*†..... Miami	Kessler & Kessler.
Weston*† ..... Wood	See Bowling Green.
West Salem*†..... Wayne	T. P. Keller
▲West Union*..... Adams	George Pettit.
West Unity*†.... Williams	G. C. Rings.
Williamsb'rg*† Clermont	See Batavia.
Williamsport*† Pickaway	C. C. Chappelear.
Willoughby*† ..... Lake	C. D Clark.
Willshire*† ..... Van Wert	See Decatur, Indiana.
▲Wilmington*†.... Clinton	SMITH & SAVAGE.
Wilmot*† ..... Stark	W. S. Spidle.
Winchester*†..... Adams	T C. Downey.
▲Woodsfield*†.... Monroe	HUNTER, MALLORY & JEFFERS.
Woodstock*† Champaign	See Urbana
▲Wooster*† ..... Wayne	McCLURE & SMYSER.
Worthington*†. Franklin	J. T. Miller.
▲Xenia*† ..... Greene	LITTLE & SPENCER.
Yellow Springs*† Greene	L W. Dak'n.
▲Youngstown*† . Mahoni'g	ROGERS & ROGERS.
▲Zanesville*†. Muskingum	F. H. SOUTHARD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

OKLAHOMA TERRITORY.

Town and County.	Name.
▲Alva*† ..... Wood	T. J. Womack.
▲Arapaho* ..... Custer	JAMES K. LITTLE.
▲Beaver* ..... Beaver	J. R. Linley.
Blackwell* ..... Kay	E. L PECKHAM.
▲Chandler* ..... Lincoln	Frazier & Newby.
▲Cheyenne*† .. Roger Mills	Davis & McMurtry.
Cleveland* ..... Pawnee	H. W. WILLIAMS.
▲Cloudchief* ..... Washita	F. B. Duke.
Cushing* ..... Payne	See Chandler.
Earlsboro*•†. Pottawoto'le	See Tecumseh.
Edmund*•†.... Oklahoma	Hugh McCredie.
▲El Reno*•† ..... Canadian	PEARL & TALLMADGE.
▲Enid*•† ..... Garfield	JOHN F. CURRAN.
▲Grand ..... Day	See Taloga.
¶▲Guthrie*•† ..... Logan	COTTERAL & HORNOR.
Hennessey*•†.. Kingfisher	J. H. Antrobus.
Kildare*•† ..... Kay	Jerr Johnson.
▲Kingfisher*•†.. Kingfisher	BOYNTON & SMITH.
▲Mangum* ..... Greer	Garrett & Thacker.
Medford*•†	Asher & Asher.
▲Newkirk*•† ..... Kay	W. S CLINE.
New Ponca* ..... Kay	See Newkirk.
▲Norman*•† ..... Cleveland	Botsford & Brewer.
North Enid*•.... Garfield	See Enid.
Okarche*•†..... Canadian	See El Reno
▲Oklahoma*•†.. Oklahoma	R. N. McCONNELL.
▲Pawhuska*†..... Osage N.	T. J. Leahy.
▲Pawnee* ..... Pawnee	EDWARD L. LEMERT.
▲Perry*•† ..... Noble	OSBORN & PASCHALL.
Perkins*..... Payne	See Guthrie.
Ponca*..... Kay	FRED S GUM.
▲Pond Creek*•† ..... Grant	A. M. MACKEY.
Shawnee*•†Pottawatomie	Wood & Kistler.
▲Stillwater* ..... Payne	F. C. Hunt.
▲Taloga* ..... "D"	H. G Springstun.
▲Tecumseh*•†Pottawoto'le	PENDLETON & MELTON.
▲Watonga* ..... Blaine	S. Foose
Waukomis*•†.... Garfield	S. S. Stevens.
▲Woodward*•†. Woodward	Houston & Roy.
Yukon*•†..... Canadian	Faris & Cowling.

OREGON.

Town and County.	Name.
▲Albany*•† ..... Linn	GEORGE W. WRIGHT.
Arlington*•†..... Gilliam	A. A. Jayne.
Ashland*•†..... Jackson	C. B. Watson.
▲Astoria*•†..... Clatsop	C. H. PAGE.
Athena*•†..... Umatilla	E. De Peatt.
▲Baker City*•†..... Baker	C. A. JOHNS.
Brownsville*•†..... Linn	Wright & Tussing.
▲Canyon City*..... Grant	E. Hicks.
▲Condon*..... Gilliam	Hendricks & Hendricks.
▲Corvallis*•† ..... Benton	JOHN BURNETT.
Cottage Grove*•†... Lane	W. H. Cooper.
▲Dallas*•†..... Polk	Daly, Sibley & Eakin.
Empire*•†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	Smith & Hoffmann.
▲Eugene*•† ..... Lane	L. BILYEU.
▲Goldbeach*..... Curry	J. Huntley.
▲Grant's Pass*•† Josephine	R. G. Smith.
▲Harney*..... Harney	G. W. Hayes.
▲Heppner*•†..... Morrow	Frank Kellogg.
▲Hillsboro*•†. Washington	SMITH & BOWMAN.
Independence*•†.... Polk	GEO. A. SMITH.
Island City*..... Union	See Union.
▲Jacksonville*•...Jackson	H. K. Hanna.
Joseph*..... Wallowa	Ivanhoe, Shehan & Pumble.
Junction City*•†.... Lane	See Eugen-.
▲Klamath Falls*†. Klamath	H. F. Murdock.
LaGrande*•†..... Union	WILLIAMS BROS..
▲Lake View*..... Lake	W. A. WILSHIRE.
Lebanon*•†..... Linn	W. M. Brown.
Marshfield*•†..... Coos	J. F. Hall.
▲McMinnville*•†.. Yamhill	J. A. MAGERS.
Medford*•†..... Jackson	W. I. Vawter.
Milton*•†..... Umatilla	J. E. Kirkland.
Monmouth*•†..... Polk	N. L. Butler.
▲Moro*..... Sherman	J. B. Hosford.
Newberg*•†..... Yamhill	Clarence Butt.
▲Oregon City*•†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*•†.... Umatilla	CARTER & RALEY.
▲Portland*•† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PIPES & TIFFT. General law practice.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	THAYER, ST. RAYNER & SCHNABEL. General law practice. Refer to any bank in Portland.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*•†..... Douglas	BROWN & TUSTIN.
¶▲Salem*•†..... Marion	D'ARCY & RICHARDSON.
Scio*•† ..... Linn	See Albany.
Sheridan*•†..... Yamhill	See McMinnville.
Silverton*•†..... Marion	DePue & Cook.
▲St. Helen*†..... Columbia	Allen & Cleeton.
▲The Dalles*•†..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	W. J. May.
▲Toledo*•†..... Lincoln	F. D. Carson.
▲Union*•†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	O. F. Buse.
▲Wasco*..... Sherman	C. J. Bright.
Weston*•†..... Umatilla	S. Y. Knox.
Woodburn*•†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Allegheny*•†.. Allegheny	McCREADY & MOORE, corner Federal and Lacock Streets.
▲Allentown*•†..... Lehigh	ERDMAN & DIEFENDERFER.
Altoona*•†..... Blair	WM. S. HAMMOND.
Ambler*•†.. Montgomery	See Norristown.
Annville*•†..... Lebanon	Geo. B. Ulrich.
Apollo*•† ..... Armstrong	W. J. Guthrie.
Ardmore*•†. Montgomery	See Norristown.
Ashland*•†..... Schuylkill	W. A. MARR.
Athens*•†..... Bradford	H. F. Maynard.
Avondale*•†..... Chester	L. A. Lipp.
Avonmore*Westmoreland	See Greensburg.
Bangor*•†..Northampton	See Easton.
Beallsville*† . Washington	See Washington.
▲Beaver*•†..... Beaver	D. A. Nelson.
Beaver Falls*•†.... Beaver	JOHN A. ELLIOTT.
▲Bedford*•† ..... Bedford	George Points.
▲Bellefonte*•†..... Centre	JOHN BLANCHARD.
Belle Vernon*•†.. Fayette	See Uniontown.
Bellwood*•†..... Blair	See Tyrone.
Berlin*•†..... Somerset	See Somerset.
Berwick*•†..... Columbia	J. L. Evans.
Berwyn*•†..... Chester	See West Chester.
Bethlehem*•†Northa'pton	W. J. C. LOOS.
Big Run*•† ..... Jefferson	H. I. Wilson.
Birdsboro*•†..... Berks	See Reading.
Blairsville*•†..... Indiana	See Indiana
▲Bloomsburg*•†. Columbia	GRANT HERRING.
Blossburg*•†..... Tioga	H. B. Leach.
Boyertown*•†..... Berks	See Reading.
Braddock*•†....Allegheny	R. E. Stewart.
Bradford*•†..... McKean	M. H. BYLES.
Bristol*•†..... Bucks	John C Stuckert.
Brockwayville*•† Jeffer'n	H. B McCullough.
▲Brookville*•†...Jefferson	CARMALT & STRONG.
Brownsville*•†.... Fayette	Samuel H. Smith.
Bryn Mawr*•†. Montgo'ry	Wm. Righter Fisher.
Burgettstown*•†. Washi'n	See Pittsburg.
▲Butler*•†..... Butler	T. C. Campbell.
California*•† Washington	See Washington.
Cambridge Sp'gs*•†. Cra'd	See Meadville.
Cannonsburg*•†. Washi'n	B Ewing.
Canton*•†..... Bradford	J. W. Stone.
Carbondale*•† Lackawa'na	HENRY C. BUTLER.
▲Carlisle*•† ...Cumberland	G. WILSON SWARTZ.
Carnegie*•† ....Allegheny	W. M. Galbraith.
Carrolltown*.....Cambria	See Ebensburg.
Catasauqua*•†..... Lehigh	A. A Glick.
Catawissa*•†. .Columbia	W. H. RHAWN.
Center Hall*•†..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*•† Fran'in	J. M. McDOWELL.
Charleroi*•†. Washington	F. E. Baird.
Chester*•† ..... Delaware	A. B GEARY.
Chicora*•† ..... Butler	W. B. McBride.
Christiana*•†...Lancaster	See Lancaster.
▲Clarion*•†..... Clarion	WILSON & GORDON.
Claysville*•†. Washington	See Washington.
▲Clearfield*•† ...Clearfield	Smith & Wilson.
Clintonville*† ...Venango	See Oil City.
Coalport*•†..... Clearfield	See Clearfield.
Coatesville*•†.... Chester	W. S. Harlan.
Cochranton*•† Crawford	See Meadville.
Columbia*•†.... Lancaster	A. J. Kauffman.
Conneautville*•†. Crawf'd	C. L. Webb.
Connellsville*•†...Fayette	P. S. NEWMYER.
Conshohocken*•† .Mon'm	H. M. Tracy.
Coraopolis*•†..Allegheny	W. T. Treadway.
Corry*•† ..... Erie	C. L. Covell.
▲Coudersport*•†.....Potter	LARRABEE & LEWIS.
Curwensville*•†Clearfield	See Clearfield.
▲Danville*•† ..... Montour	JAMES SCARLET.
Darby*•†..... Delaware	See Philadelphia.
Dawson*•†..... Fayette	See Uniontown.
Delta*•† ..... York	H. W. Ramsey.
Derry Sta'n*•† Westmo'nd	See Greensburg.
Dillsburg*•† ..... York	John N. Logan.
Downingtown*•† Chester	See West Chester.
▲Doylestown*•†..... Bucks	Henry Lear.

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Town and County.	Name.
Dubois*† .....Clearfield	W. C. PENTZ.
Duke Center*†...McKean	See Bradford.
Dunbar*† .....Fayette	See Uniontown.
Duncannon*† .....Perry	See New Bloomfield.
Duquesne*† ....Allegheny	CHAS. B. PAYNE.
Dushore*†.....Sullivan	John H. Cronin.
East Berlin*† .....Adams	See Gettysburg.
East Brady*† ....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*† Mon'n	See Norristown.
▲Easton*†...Northampton	H. S. CAVANAUGH.
EastStroudsburg*†Monr'e	See Stroudsburg.
▲Ebensburg*†....Cambria	EVANS & LEECH.
Edinboro*†.....Erie	John Proudfit.
Eldred*† .....McKean	See Smithport.
Elizabeth*† ...Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	John H. Epler.
Elkland*† .....Tioga	C. L. Pattison.
Elk Lick*† .....Somerset	See Somerset.
Ellwood City*†Lawrence	See New Castle.
▲Emlenton*† ....Venango	A. E. Middleton.
Emporium*† ...Cameron	Johnson & McNarney.
▲Ephrata*†.....Lancaster	A. J. Everly.
Erie*† .....Erie	ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*†.....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*†...Fayette	See Uniontown.
Forest City*†Susque'nna	James McKinney.
Foxburg*† .....Clarion	See Clarion.
▲Franklin*† .....Venango	McCALMONT & OSBORN.
Freedom*† .....Beaver	A. P. Marshall.
Freeland*† .....Luzerne	J. M. Carr.
Freeport*†...Armstrong	G. M. Hill.
Galeton*† .....Potter	Nelson L. Allen.
Gap*† .....Lancaster	James M. Walker.
▲Gettysburg*† .....Adams	W. McSHERRY, JR.
Girard*† .....Erie	C. J. Hinds.
Girardville*† .Schuylkill	See Ashland.
Glen Rock*† .....York	See York.
Greencastle*† ..Franklin	B. F. Winger.
▲Greensburg*†Westmor'd	GAITHER & WOODS.
Greenville*† .....Mercer	H. L. Keck.
Grove City*†.....Mercer	See Mercer.
Halifax*† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. R. Miller.
Hanover*† .....York	C. E. EHREHART.
¶▲Harrisburg*† ..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*† .....Cambria	See Ebensburg.
Hatboro*† ..Montgomery	See Norristown.
Hawley*† .....Wayne	M. M. TREADWELL.
Hazleton*† .....Luzerne	PHILIP V. WEAVER.
▲Hollidaysburg*† ....Blair	ROBERT W. SMITH.
Homestead*† .Allegheny	C. W. Ashley.
▲Honesdale*† .....Wayne	E. C. Mumford.
Honeybrook*† ...Chester	Charles E. Griffith.
Houtzdale*† ...Clearfield	W. I. Shaw.
Hughesville*† .Lycoming	William E. Crawford.
Hummelstown*† .Da'pl'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	W. P. & R. A. ORBISON.
Hyndman*† .....Bedford	See Bedford
▲Indiana*† .....Indiana	THOMAS SUTTON.
Irwin*† ...Westmoreland	See Greensburg.
Jamestown*† .....Mercer	See Mercer.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*†M'tgomery	See Norristown.
JerseyShore*† Lycoming	W. R. Peoples.
Johnsonburg*† .....Elk	A. W. Morningstar.
Johnstown*† ...Cambria	DANIEL L. PARSONS.
Jonestown*† .... Lebanon	See Lebanon.
Kane*† .....McKean	R. J. Campbell.
KennettSquare*†Chester	See West Chester.
Kingston*† .....Luzerne	See Wilkesbarre.
Kinzua*† .....Warren	See Warren.
▲Kittanning*†.Armstrong	NEALE & PAINTER.
Knox*† .....Clarion	See Clarion.
Kurtztown*† .....Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† .....Bucks	J. R. Slackhouse.
Lansdale*† .Montgomery	A. R. Place.
▲Laporte*† .....Sullivan	T. J. & F. H. Ingham.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† .....Lebanon	H. C. SHIRK.
Leechburg*†.Armstrong	Edward Hill.
Lehighton*† .....Carbon	T. A. Snyder.
▲Lewisburg*† .....Union	ALFRED HAYES.
▲Lewistown*† .....Mifflin	J. M. Uttley.
Ligonier*†Westmorel'nd	See Greensburg.
Lincoln* .....Lancaster	See Lancaster.
Linesville*† ....Crawford	J. D. Bowman.
Lititz*† .....Lancaster	See Lancaster.
Littlestown*† .....Adams	H. C. Hinkle.
▲Lock Haven*† ...Clinton	CHARLES CORSS.
Lykens*† .....Dauphin	See Harrisburg.
Mahanoy City*†. Sc'ylkill	R. B. SWANK.
Mahoningtown*†.L'rn'ce	See New Castle.
Malvern*† .....Chester	See West Chester.
Manheim*† ....Lancaster	J. B. Stroh.
Mansfield*† .....Tioga	J. W. Adams.

Town and County.	Name.
Marietta*† .....Lancaster	See Lancaster.
Martinsburg*† .....Blair	S. B. Syringer.
▲Mauch Chunk*†..Carbon	LOOSE, CRAIG & LOOSE.
▲McConnellsburg*†.Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	PETTES & McALLISTER.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*†....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	H. H. Mercer.
▲Media*† .....Delaware	G. E. Darlington.
▲Mercer*† .....Mercer	H. H. Ziegler.
Mercersburg*† .Franklin	See Chambersburg.
Meyersdale*† ..Somerset	See Somerset.
▲Middleburg*† .....Snyder	F. E. Bower
Middletown*† ..Dauphin	WOLF & BAILEY.
Mifflinburg*† .....Union	J. A. Beard
▲Mifflintown*† ....Juniata	C. B. Crawford.
▲Milford*† .....Pike	Henry T. Baker.
Millersburg*† ...Dauphin	H. L. Lark.
Millerstown† .....Butler	See Chicora.
Millheim* ..... Center	See Bellefonte.
Milton*† .Northumb'land	C. G. VORIS.
Minersville*† .Schuylkill	H. B. Bartholomew.
Monongahela*† ..Wash'n	W. P. WARNE.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*†Nor'mberl'd	V. AUTEN.
Mt.Jewett*† ....McKean	H. Rogers.
Mount Joy*† ..Lancaster	See Lancaster.
Mt.Pleasant*† Westm'l'd	WHITTEN & SCANLON.
Mount Union*†H'nt'gd'n	See Huntingdon.
Mountville*† ....Lancaster	See Lancaster.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*† .....Lebanon	See Lebanon.
Nanticoke*† .....Luzerne	JAMES M. FRITZ.
Nazareth*† .Northampton	See Easton.
New Bethlehem*† .Clar'n	See Clarion.
▲New Bloomfield*† .Perry	J. W. Shull.
New Brighton*† .Beaver	G. L. Eberhart.
▲New Castle*† .Lawrence	E. T. KURTZ.
New Holland*† Lancast'r	A. W. Snader.
NewKensing'n*†W's'm'd	G. D. Hamor.
Newport*† .....Perry	James M. Sharon.
Newtown*† .....Bucks	George A. Jenks.
Newville*† ..Cumberland	See Carlisle.
NewWilming't'n*†Law'nce	See New Castle.
Norristo'n*†M'ntgomery	MONTGOMERY EVANS.
▲North East*† .....Erie	D. R. Cushman.
North Wales*†M'ntgo'ry	See Norristown.
Oil City*† .....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*† .Huntingdon	J. M. Steese.
Orwigsburg*† .Schuylkill	See Carlisle.
Osceola*● .....Tioga	Charles Tubbs.
Osceola Mills*†Clearfield	See Tioga.
Oxford*† .....Chester	W. T. Fulton.
Palmyra*† .....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	See Kittanning.
Parkersburg*† ..Chester	A. T. Parke.
Parnassus*† Westmorel'd	John M. Kennedy.
Patton*† .....Cambria	R. Somerville.
PenArgyl*†Northampt'n	A. D. Chase
Pennsburg*† .Montgo'ry	Jacob B. Hellegass.
▲Philadelphia*† .....Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	CLARK & DENNISTON, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
Philipsburg*† .....Centre	W. D. Crosby.
Phœnixville*† ...Chester	H. H. GILKYSON.
Pine Grove*† ..Schuylkill	See Pottsville.
▲Pittsburg*† ....Allegheny	MARSHALL BROWN, 435 Fourth Ave. Refers to Anchor Savings Bank and Fidelity Title & Trust Co.
" ..... "	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	DUNCAN & KING, 433 Fifth Ave. References: Merchants & Manufacturers National Bank and Third National Bank.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
Pittston*† .....Luzerne	S. M. PARKE.

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Town and County.	Name.
Plymouth*† .....Luzerne	D. L. & J. Q. Cheveling.
Port Allegany*†.McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*†.....Juniata	See Mifflintown.
Pottstown*† M'ntgomery	J. H. Maxwell.
▲Pottsville*† ...Schuylkill	R. S BASHORE.
Prospect*† .....Butler	See Butler.
Punxsutawney*† .Jef'n	JACOB L. FISHER.
Quakertown*† .... Bucks	John V Ommeron.
Quarryville*†..Lancaster	See Lancaster.
▲Reading*† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
" ..... "	STEVENS & STEVENS. Attorneys for the First National Bank, Reading National Bank, and the Citizens Bank.
Reedsville*†.....Mifflin	A. Reed Hayes.
Renovo*† ..... Clinton	See Lock Haven.
Reynoldsville*† .Jefferson	M. M. Davis.
▲Ridgway*†.....Elk	N. T. ARNOLD.
Rimersburg*†.....Clarion	W. A. Wick.
Rochester*†.....Beaver	Richard W. Stiffey.
Royersford*† M'tgomery	See Lansdale.
Saegerstown*† Crawford	See Meadville.
Saltsburg*† .....Indiana	See Indiana.
Sandy Lake*†.....Mercer	See Mercer.
Sayre*†.....Bradford	Stewart & Stephens.
Schwenksville*† .Montg'y	See Pottstown.
Scottdale*† Westmorel'd	J. R Smith.
▲Scranton*† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selins Grove*† ...Snyder	Charles Hower.
Sellersville*† .....Bucks	E. E. Althouse.
Sewickley*†...Allegheny	R T M. McCready.
Shamokin*† . North'mb'd	W. W. RYON.
Sharon*† ..... Mercer	A. W. Williams.
Sharpsburg*† .Allegheny	Thomas J. Ford.
Sharpsville*†.....Mercer	See Mercer.
Shenandoah*†.. Sch'ylk'l	M. M BURKE.
Shippensburg*†...Cu'b'd	See Carlisle.
Shrewsbury*† ..... York	W. G. Allen.
Slatington*† ..... Lehigh	D D Roper.
Slippery Rock*.... Butler	See Butler.
▲Smethport*†.... McKean	T. F. RICHMOND.
▲Somerset*†..... Somerset	JOHN H. UHL.
Souderton*† Montgom'y	See Norristown.
S.Bethlehem*†..No'h'p'n	J. D BRODHEAD.
Spartansburg*†. Cra'fo'd	See Meadville.
Springboro*†.. Crawford	See Meadville.
Spring City*†....Chester	Charles S. Wagoner.
Steelton*† ..... Dauphin	F. B. Wickersham.
Stewartstown*†.... York	See York.
St. Mary's*†.....Elk	See Ridgway.
St. Petersburg*† .Clarion	See Clarion
Strasburg* . . Lancaster	See Lancaster.
▲Stroudsburg*†...Monroe	STAPLES & ERDMAN.
Sugar Grove*.... Warren	J. C. Hamilton
▲Sunbury*† Northumb'l'd	CHARLES B. WITMER.
Susquehanna*†. Susq'h'a	E. R W. Searle
Tamaqua*†.... Schuylkill	JOHN W. HONSBERGER.
Tarentum*†.... Allegheny	See Pittsburg.
Tidioute*†.....Warren	See Warren.
▲Tionesta*†..... Forest	S. D. Irwin.
Titusville*†....Crawford	ROGER SHERMAN.
▲Towanda*†.....Bradford	S W & WILLIAM LITTLE.
Townville*..... Crawford	See Meadville.
Tremont*†..... Schuylkill	R. S. BASHORE.
Troy*†..... Bradford	Ray Austin.
▲Tunkhannock*† Wyom'g	James W. Pratt.
Turtlecreek....Allegheny	Homer L. Castle.
Tyrone*†..... Blair	STEVENS, OWENS & PASCOE.
Ulysses*†..... Potter	A. S. Burt
Union City*..... Erie	Sproul & Morrow.
▲Uniontown*†.... Fayette	D. M. HERTZOG.
Vandergrift*Westmorel'd	See Greensburg.
Verona*†.....Allegheny	John P. Hunter.
▲Warren*†..... Warren	HINCKLEY & RICE.
▲Washington*† Washi'g'n	JOHN H. MURDOCK.
Wat.rford*†..... Erie	See Erie.
Watsontown*†. North'l'd	See Sunbury.
Wayne*†..... Delaware	Christopher Fallon.
Waynesboro*†. Franklin	J. R. RUTHRAUFF.
▲Waynesburg*†... Greene	Samuel M. Smith.
▲Wellsboro*†..... Tioga	Elliott, Watrous & Kimball.
▲West Chester*†..Chester	A. P. REID.
Westfield*†..... Tioga	C. W. Beach.
West Grove*†....Chester	G. B. Johnson.
West Newton*† West'l'd	See Greensburg.
Whitehaven*†...Luzerne	G. L. Halsey.
Wilcox*†.....Elk	See Ridgway.
▲Wilkes-Barre*†. Luzerne	JOSEPH MOORE.
Wilkinsburg*†Allegheny	See Pittsburg.
Williamsburg*†.... Blair	See Hollidaysburg.
▲Williamsport*† Lwcom'g	WM. RUSSELL DEEMER.
Wilmerding*† Allegheny	See Pittsburg.
Wrightsville*†..... York	See York.
Wyalusing*†... Bradford	E. A Strong.
Yardley*†..... Bucks	See Doylestown.
▲York*†..... York	GEORGE W. HEIGES.
Youngsville*†... Warren	G. A. Jackson.
Zelienople*† .....Butler	See Butler.

RHODE ISLAND.

Town and County.	Name.
Anthony .....Kent	Eugene F. Waner.
Ashaway*.... Washington	See Westerly.
▲Bristol*† .....Bristol	O. L. Bosworth.
Centerville*† ..... Kent	See Providence.
Central Falls*† .....Prov.	See Providence.
Coventry*† ..... Kent	See Anthony.
Cranston*†.. Providence	See Providence
▲East Greenwich*† .Kent	CHARLES J. ARMS.
Greenville*†...Providence	See Providence.
Hope Valley*†. Washing'n	See Westerly.
▲Kingston*†. Washington	See Westerly.
Narragansett Pier*† Wash	See Wakefield.
¶▲Newport*† ....Newport	W. P. Sheffield, Jr.
North Scituate* .....Prov.	See Providence.
Olneyville*†.. Providence	N. W. Littlefield.
Pascoag*†..... Providence	See Woonsocket.
Pawtucket*† Providence	JOHN J. FITZGERALD.
Phenix*† .....Kent	See Anthony.
¶▲Providence*† Provide'e	JOHN T. BLODGETT, 17 Custom House St., U. S. Commissioner. Refers to First and Roger Williams Nat. banks.
" ..... "	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co. Providence, and Hubbell Publishing Co., New York.
Slatersville*.. Providence	See Woonsocket.
Wakefield*† Washington	F. C. Olney.
Warren*†..... Bristol	Pegram & Cooke.
Warwick*● ..... Kent	See East Greenwich.
Westerly*†.. Washington	JOSEPH C. MOORE.
Wickford*†. Washington	See Westerly.
Woonsocket*† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*† ....Abbeville	D. BRUEHL & LYON.
▲Aiken*†..... Aiken	G. W. Groft.
Aldadale*†..... Barnwell	See Barnwell.
▲Anderson*†....Anderson	T. J. MAULDIN.
▲Bamberg*†..... Bamberg	See Barnwell.
▲Barnwell*†..... Barnwell	Bates & Simms.
Batesburg*†.. Lexington	E. F. Strother.
▲Beaufort*†..... Beaufort	W. J. VERDIER.
▲Bennettsville*† Marlboro	L. E. Caston.
Blackburg*†.... Cherokee	See Yorkville.
Blackville*†..... Barnwell	IZLAR BROS.
Branchville*†Orangeb'rg	See Orangeburg.
▲Camden*† .....Kershaw	C. L. Winkler.
▲Charleston*†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; National Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*†....Chesterfield	W F. Stevenson.
▲Chester*†..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	Pollock & Pollock.
Clinton*†..... Laurens	See Laurens
¶▲Columbia*†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*†.....Horry	R. B. Scarborough.
▲Darlington*†..Darlington	Spain & Thompson.
Denmark*†.... Bamberg	S. G. Maryfield.
Dillon*†..... Marion	See Marion.
Easley*†..... Pickens	J. E. Boggs, Pickens, S. C.
▲Edgefield*†.... Edgefield	CROFT & TILLMAN.
Fingerville.. Spartanburg	See Spartanburg.
▲Florence*†..... Florence	P. A. WILCOX.
Fort Mill*†..... York	See Yorkville.
▲Gaffney*†..... Cherokee	Wallace & Otts.
▲Georgetown*†Georget'wn	Walter Hazard.
▲Greenville*†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*† Greenwo'd	W. F. STACKHOUSE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Hampton*•† .... Hampton	E. F. Warren.
Johnston*•† .... Edgefield	See Edgefield.
Kershaw*•† .... Lancaster	See Lancaster.
▲Kingstree*•† .. Williamsb'g	Barron & Grier.
▲Lancaster*•† ... Lancaster	ERNEST MOORE.
▲Laurens*•† ..... Laurens	FERGUSON & FEATHERSTONE
▲Lexington*•† .. Lexington	C. M. Efird.
▲Manning*•† .... Clarendon	J. S. Wilson.
▲Marion*•† ..... Marion	C. A. WOODS.
McColl*•† ..... Marlboro	See Bennettsville.
▲Monks Corner*•† Berkeley	See Charleston.
▲Newberry*•† ... Newberry	J. F. J. CALEWELL.
▲Orangeburg*•† Orangeb'g	MOSS & LIDE.
Pelzer*•† ..... Anderson	See Charleston.
Pendleton*•† ... Anderson	R. W. Simpson.
▲Pickens* ..... Pickens	James P. Carey.
Prosperity*•† .. Newberry	See Newberry.
Ridgeway*•† ..... Fairfield	See Winnsboro.
Rock Hill*•† ..... York	W. B. WILSON.
▲Saluda ..... Saluda	See Edgefield.
Seneca*•† ..... Oconee	See Walhalla.
▲Spartanburg*•† Sp'rtanb'g	BOMAR & SIMPSON.
▲St. George* ... Dorchester	JOSEPH L. STOPPELBEIN.
St. Matthews*•† Orangeb'g	J. B. McLouchlin.
Summerville*•† Dorch'ter	See St. George.
▲Sumter*•† ..... Sumter	LEE & MOISE.
Timmonsville*•† Florence	See Florence.
▲Union*•† ..... Union	Munro & Munro.
Varnville*•† .... Hampton	J. W. Moore.
▲Walhalla*•† ..... Oconee	Verner & Gibson.
▲Walterboro*•† .. Colleton	Howell & Gruber.
Westminster*•† ... Oconee	See Walhalla.
▲Winnsboro*•† ... Fairfield	A. S. Douglass.
▲Yorkville*•† ..... York	Geo. W. S. Hart.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*•† ..... Brown	E. T. TAUBMAN.
Alcester*•† ..... Union	See Elk Point.
▲Alexandria*•† .... Hanson	F. B. Smith.
Alpena*•† ..... Jerauld	L. N. Loomis.
Andover*•† ..... Day	See Webster.
Arlington*•† .. Kingsbury	See De Smet.
▲Armour*•† ..... Douglas	JOHN T. MATHEWS.
Artesian*•† ..... Sanborn	See Woonsocket.
Aurora*•† ..... Brookings	See Brookings.
▲Bangor* ..... Walworth	W. B. Burr.
▲Bellefourche*•† ..... Butte	T. W. La Fleiche.
Beresford*•† ..... Union	A. F. Crandall.
Bigstone*•† ..... Grant	See Millbank.
Bijou Hills* ..... Brule	S. E. Wilson.
Blunt*•† ..... Hughes	See Pierre.
Bowdle*•† ..... Edmunds	A. F. Le Claire.
Bradley*•† ..... Clark	See Clark.
Bridgewater*•† .. McCook	J. T. McKee.
Brisbol*•† ..... Day	See Webster.
▲Britton*•† ..... Marshall	George Bingham.
▲Brookings*•† .. Brookings	JOHN C. JENKINS.
Bryant*•† ..... Hamlin	See Watertown.
Canastota* ..... McCook	See Salem.
▲Canton*•† ..... Lincoln	A. R. BROWN.
Carthage*•† ..... Miner	See Howard.
Castalia* ..... Charles Mix	F. C. Smith.
▲Castlewood*•† .... Hamlin	Ezra Adams.
Centerville*•† ..... Turner	KUNKLE & KUNKLE.
▲Chamberlain*•† ..... Brule	James Brown.
▲Clark*•† ..... Clark	C. G. SHERWOOD.
▲Clear Lake*•† ..... Deuel	T. J. Law.
Columbia*•† ..... Brown	P. E. Taylor.
▲Custer*•† ..... Custer	W. G. Porter.
Davis*•† ..... Turner	See Parker.
▲Deadwood*•† .. Lawrence	MARTIN & MASON.
Dell Rapids*•† Minnehaha	Henry Robertson.
▲De Smet*•† .... Kingsbury	C. A. Savage.
Doland*•† ..... Spink	E. B. Korns.
Edgemont*•† .. Fall River	Vroman & McConville.
Edgerton* .... Charles Mix	C. W. Pratt.
▲Elk Point*•† ..... Union	H. M. Wallace.
Elkton*•† ..... Brookings	J. P. Alexander.
Emery*•† ..... Hanson	See Alexandria.
Erwin*•† ..... Kingsbury	See De Smet.
Estelline*•† ..... Hamlin	M. S. Liebenstein.
Eureka*•† ..... McPherson	G. N. Williamson.
Fairfax ..... Gregory	See Wheeler.
▲Faulkton*•† ..... Faulk	J. H. BOTTUM.
▲Flandreau*•† ..... Moody	GEORGE RICE.
▲Fort Pierre*•† ..... Stanley	J. K. Breeden.
Frankfort*•† ..... Spink	See Redfield.
Frederick*•† ..... Brown	See Aberdeen.
Freeman*•† .. Hutchinson	See Menno.
▲Gannvalley* ..... Buffalo	H. B. Farren.
Garretson*•† .. Minnehaha	See Sioux Falls.
Gary*•† ..... Deuel	J. L. Robinson.
▲Gettysburg*•† ..... Potter	F. B PATTERSON.
Groton*•† ..... Brown	W. C. Allen.
Harrison* ..... Douglas	See Armour.
Hartford*•† .. Minnehaha	See Sioux Falls.
Hecla*•† ..... Brown	See Aberdeen.
Hetland*•† ..... Kingsbury	See De Smet.
▲Highmore*•† ..... Hyde	F. M. Barnes.
Hill City*•† .. Pennington	See Rapid City.
Hitchcock*•† ..... Beadle	Carl Foster.
▲Hot Springs*•† Fall River	G. M. CLEVELAND.
▲Howard*•† ..... Miner	Farmer & Farmer.
Hudson*•† ..... Lincoln	See Canton.
Hurley*•† ..... Turner	See Parker.
▲Huron*•† ..... Beadle	PYLE & TAYLOR.
▲Ipswich*•† ..... Edmunds	H. C. Briggs.
Irene*•† ..... Clay	See Centerville.
Iroquois*•† ... Kingsbury	C. G. Swafford.
Jefferson*•† ..... Union	See Elkton.
Kimball*•† ..... Brule	J. B. Long.
Lake Preston*•† Kingsb'y	W. H. Van Allen.
Langford*•† .... Marshall	See Britton.
Lead*•† ..... Lawrence	H. E. DEWEY.
Lennox*•† ..... Lincoln	S e Canton.
▲Leola* ..... McPherson	A. Williams.
▲Madison*•† ..... Lake	A. Frizzell.
Mellette*•† ..... Spink	See Redfield.
Menno*•† .... Hutchinson	M. T. Halphide.
▲Millbank*•† ..... Grant	GEORGE S. RIX.
▲Miller*•† ..... Hand	John Pusey
▲Mitchell*•† ..... Davison	A. E. HITCHCOCK.
Montrose*•† ..... McCook	M. A. Butterfield.
▲Mound City* .... Campbell	A. Sutherland.
Mount Vernon*•† Davison	See Mitchell.
▲Oacoma* ..... Lyman	J. G. Bartine.
Oldham*•† ..... Kingsbury	See Lake Preston.
▲Olivet* ..... Hutchinson	M. T. Halphide.
▲Onida* ..... Sully	J. H. Gropengieser.
▲Parker*•† ..... Turner	W. Y. Quigley.
Parkston*•† .. Hutchinson	John M. Gray.
¶▲Pierre*•† ..... Hughes	ESTES & LAMBERT.
▲Plankinton*•† ..... Aurora	S. H. Bakewell.
Pukwana*•† ..... Brule	J. S. Sanborn.
▲Rapid City*•† .. Pennington	WOOD & BUELL.
▲Redfield*•† ..... Spink	Howard & Walsh.
Revillo*•† ..... Grant	H. E. Jones.
▲Salem*•† ..... McCook	E. H. Wilson.
Scotland*•† .. Bon Homme	Robert Dollard.
▲Sioux Falls*•† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*•† ..... Roberts	HOWARD BABCOCK.
Spearfish*•† .... Lawrence	R. F. Crawford.
Spencer*•† ..... McCook	See Salem.
Springfield*•† .. Bon Hom'e	A. J. Wilcox.
▲Sturgis*•† ..... Meade	CHARLES C. POLK.
Summit*•† ..... Roberts	See Wilmot.
Toronto*•† ..... Deuel	See Clear Lake.
Tripp*•† ..... Hutchinson	Charles Milner.
▲Tyndall*•† ... Bon Homme	Elliott & Stilwill.
Valley Springs*•† Minn'ha	See Sioux Falls.
Verdon*•† ..... Brown	See Aberdeen.
▲Vermillion*•† ..... Clay	J. A. COPELAND.
Viborg*•† ..... Turner	See Parker.
Volga*•† ..... Brookings	A. S. Mitchell.
Wakonda*•† ..... Clay	See Vermillion.
Warner*•† ..... Brown	See Aberdeen.
▲Watertown*•† .. Codington	D. C. & W. B. THOMAS.
▲Webster*•† ..... Day	E. W. TAYLOR.
Wessington*•† ..... Beadle	E. H. Vance.
▲Wessington Sp'gs* .. Jer'ld	Charles W. McDonald.
▲Wheeler* .... Charles Mix	E. M. Starcher.
White*•† ..... Brookings	See Brookings.
white Lake*•† ..... Aurora	A. H. Hennessus.
White Rock*•† ..... Roberts	See Sisseton
Whitewood*•† .. Lawrence	See Deadwood.
Willow Lake*•† ..... Clark	See Clark.
▲Wilmot*•† ..... Roberts	HOWARD BABCOCK.
Wolsey*•† ..... Beadle	See Huron.
▲Woonsocket*•† .. Sanborn	N. J. Dunham.
Worthing*•† ..... Lincoln	See Canton.
▲Yankton*•† ..... Yankton	JOHN HOLMAN.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

TENNESSEE.

Town and County.	Name.
▲Alamo*.....Crockett	Biggs, Hays & Revelle.
Alexandria*..... DeKalb	Dan Williams
▲Altamont ..... Grundy	J. K. P. Pearson.
▲Ashland City*..Cheatham	J. J Lenox.
▲Athens*•†..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*•†.... Bedford	See Shelbyville.
Bells*•†.....Crockett	W. H. Biggs.
▲Benton .....Polk	W. R. Johnson.
▲Blountville*..... Sullivan	H. H. Smith.
▲Bolivar*•†.... Hardeman	Wood & McNeal.
Bristol*•†..... Sullivan	BAILEY, PRICE & BYARS.
▲Brownsville*•†. Haywood	WILLIAM KINNEY.
▲Byrdstown.....Pickett	Barnes & Turner.
▲Camden*•†..... Benton	S. L. Peeler.
▲Carthage*•..... Smith	J. M. Fisher.
▲Celina*..... Clay	M. C. Sidwell.
▲Centerville*•†...Hickman	W. V. FLOWERS.
▲Charlotte* ..... Dickson	Morris & Cook.
▲Chattanooga*•†. Hamilton	CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati.
" ..... "	COOKE, SWANEY & COOKE. Attorneys for Southern Ry.Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga.
" ..... "	ALBERT W. GAINES. Attorney for Bank of Chattanooga. Refers to any bank, merchant, or manufacturer, Chattanooga.
" ..... "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*•† ....Montg'y	LEECH & SAVAGE.
▲Cleveland*•† ..... Bradley	P. B. Mayfield & Son.
Clifton* .....Wayne	George A. Brooks.
▲Clinton*•†.....Anderson	C. J. Sawyer.
Coal Creek*•† ...Anderson	See Clinton.
Collierville*•† .....Shelby	W. R. Harrell.
▲Columbia*•† .....Maury	W. B. GREENLAW.
▲Cookeville*•.....Putnam	A. Algood.
▲Covington*•†.....Tipton	Wm. Sanford.
▲Crossville*...Cumberland	J. W. Dorton.
Cumberland Gap*Clairb'ne	C. W. Wadsworth.
▲Dandridge*† .....Jefferson	Eugene Holtsinger.
▲Dayton*•† .....Rhea	B. G. McKENZIE.
▲Decatur*.....Meigs	J. W. Lillard.
▲Decaturville* ....Decatur	Scott & Grigg.
Decherd*•† .....Franklin	See Winchester.
Dickson*•†.....Dickson	W. E. Cullum.
▲Dover* .....Stewart	J. W. Stout.
▲Dresden*•†.....Weakley	T. K. Reynolds.
▲Dunlap*•†.....Sequatchie	Stewart & Stewart.
Dyer*•†.....Gibson	See Trenton.
▲Dyersburg*•†.....Dyer	LATTA & LATTA.
▲Elizabethton*†.....Carter	TIPTON & MILLER.
▲Erin*•†.....Houston	J. W. Randolph.
▲Erwin*..... Unicoi	See Johnson City.
▲Fayetteville*•†...Lincoln	W. B. LAMB.
▲Franklin*•†...Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* .....Jackson	J. S. Montgomery.
▲Gallatin*•†.....Sumner	B. D. Bell.
Goodlettsville*†Davidson	See Nashville.
Gordonsville*•.....Smith	E. M. McDonald.
▲Greeneville*•† ....Greene	Shoun & Susong.
Greenfield*•† ... Weakley	See Dresden.
Harriman*•†.....Roane	S. C. BROWN.
▲Hartsville* .....Trousdale	John S. McMurry.
▲Henderson*•†.....Chester	Franklin & Stubblefield.
Humboldt*•†.....Gibson	J. A. Collingsworth.
▲Huntingdon*•† ....Carroll	L. L. Hawkins.
▲Huntsville*.....Scott	J. F. Baker.
▲Jacksboro* .....Campbell	Hicks & Peters.
▲Jackson*•†.....Madison	HAYNES & GILMORE.
▲Jamestown*.....Fentress	O. C. Conatser.
▲Jasper*•†.....Marion	Spears & Stewart.
Jellico*•† .....Campbell	Johnson & Tramell.
JohnsonCity*•†. Washin'n	CARR & REEVES.
▲Jonesboro*•† Washington	Reeves & Baxter.
Kenton*•† .....Obion	J. L. Fry.
▲Kingston* .....Roane	W. H. DIETZ.
▲Knoxville*•† .....Knox	CORNICK, SANSOM & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*•†.Lawr'ce	W. R. King.
▲Lebanon*•†..... Wilson	E. E. BEARD.
Lenoir City*..... Loudon	James L. Nichols.
▲Lewisburg*•†.....Marshall	W. P. McClure.
▲Lexington*•†..Henderson	John E. McCall.
▲Linden* .....Perry	W. M. Huddleston.
▲Livingston*.....Overton	Hussey & Knight.
▲Loudon*•† .....Loudon	Chambers, McQueen & Nichols.
▲Lynchburg*.....Moore	S. E. Billingsley.
Lynnville*•†.....Giles	See Pulaski.
▲Madisonville*†.....Monroe	McCroskey & McCroskey.
▲Manchester*•† ..... Coffee	George W. Cross.
Martin*•† ..... Weakley	R. E. MAIDEN.
▲Maryville*• .....Blount	F. H. LAMON.
▲Maynardsville.....Union	C. A. Culp.
McKenzie*•† ..... Carroll	See Huntingdon.
▲McMinnville*•†...Warren	LIND & HOODENPYL.
▲Memphis*•†.....Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" ..... "	PERCY & WATKINS, Continental Bank Bldg. Attorneys for Y. & M. V. Ry., and Continental National Bank.
" ..... "	SCRUGGS & HENDERSON, Attorneys for Security Bank. Refer to State National Bank.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*•† .....Gibson	H. M. Clark.
▲Morristown*•† ..Hamblen	SHIELDS & MOUNTCASTLE.
Mossy Creek*•†.Jefferson	G. A. Moody.
▲Mountain City*..Johnson	Donnelly & Donnelly.
▲Murfreesboro*•†Ruther'd	E. D. HANCOCK.
¶▲Nashville*•†...Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*•†.....Dyer	T. K. Reynolds.
Newburg .....Lewis	See Columbia.
▲Newport*•† ..... Cocke	H. N. Cate.
Obion*•†.....Obion	G. B. Morris.
▲Ooltewah*•† .....James	J. P. Parker.
▲Paris*•† .....Henry	SWEENEY & FARABAUGH.
Petersburg*•† ....Lincoln	See Fayetteville.
▲Pikeville*•†.....Bledsoe	F. H. Mercer.
▲Pulaski*•† .....Giles	HUME R. STEELE.
▲Ripley*•† .....Lauderdale	James Oldham.
Rockwood*•† .....Roane	WRIGHT & WRIGHT.
▲Rogersville*•†...Hawkins	J. O. Phillips.
Rutherford*•† .....Gibson	See Trenton.
Rutledge*•† .....Grainger	A. F. Bryan.
▲Savannah*.....Hardin	T. P. Bateman.
▲Selmer*•†.....McNairy	Wood & Barnhill.
▲Sevierville* .....Sevier	M. B. McMahon.
▲Shelbyville*•† ....Bedford	BATES & CALDWELL.
▲Smithville* .....DeKalb	T. W. Wade.
▲Sneedville* .....Hancock	Davis & Green.
▲Somerville*•†.....Fayette	H. C. Moorman.
South Pittsburg*•†Marion	Spear & Allison.
▲Sparta*•† .....White	W. G. Smith & Son.
▲Spencer* .....Van Buren	J. C. Sparkman.
Spring City*•†.....Rhea	R. C. M. Cunningham.
▲Springfield*•†..Robertson	A. E. GARNER.
Sweetwater*•†.....Monroe	Young & Young.
▲Tazewell*•.....Claiborne	Hughes & Davis.
▲Tiptonville* ..... Lake	Darnall & Burnett.
Tracy City*•†.....Grundy	J. B. Ferguson.
▲Trenton*•† .....Gibson	WALKER & BIGGS.
Trimble*•†.....Dyer	G. P. McCorkle.
Troy*† .....Obion	J. G. Smith & Son.
Tullahoma*•† .....Coffee	Davidson & Aydelott.
▲Union City*•† .....Obion	L. S. PARKS.
▲Wartburg*.....Morgan	Wright, Wright & Staples.
Wartrace*•†.....Bedford	See Shelbyville.
Watertown*•.....Wilson	See Lebanon.
▲Waverly*•†...Humphreys	THOMAS F. BOWMAN.
▲Waynesboro* ..... Wayne	Haggard & Boyd.
▲Winchester*•†...Franklin	GEORGE E. BANKS.
▲Woodbury* .....Cannon	James A. Jones.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

TEXAS.

Town and County.	Name.
▲Abilene*† ..... Taylor	JOHN BOWYER.
▲Albany*†.... Shackleford	Webb & Hill.
Alice*† ..... Nueces	See Corpus Christi.
▲Alpine*† ..... Brewster	W. Van Sickle.
Alvarado*† ..... Johnson	I. A. Patton.
Alvin*† ..... Brazoria	J. C. McBRIDE.
Alvord*† ..... Wise	J. W. Barham.
▲Amarillo*† ..... Potter	L. D. Mars.
▲Anderson* ..... Grimes	W. W. Meacham.
▲Angleton*● ..... Brazoria	T. N. Hill.
▲Anson* ..... Jones	Christenberry & Colbert.
Aransas Pass*●† San Pat'lo	See Rockport.
▲Archer City* ..... Archer	T. H. Marberry.
Arlington*● † ..... Tarrant	R. E. LeRoy.
▲Athens*†● ..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*† ..... Cass	Figures & Pruitt.
¶▲Austin*● † ..... Travis	S. R. FISHER. Refers to City National and State National banks.
" ..... "	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
▲Baird*● † ..... Callahan	O. Bowyer.
▲Ballinger*● † ..... Runnels	POWELL & SMITH.
▲Bandera*† ..... Bandera	H. C. Duffy.
▲Barstow*† ..... Ward	See Pecos.
Bartlett*● † .... Williamson	See Georgetown.
▲Bastrop*● † ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavella	See Uvalde.
▲Bay City* ..... Matagorda	Gaines, Hamilton & Carpenter.
▲Beaumont*● † ... Jefferson	HUGH JACKSON.
▲Beeville*● † ..... Bee	J. C. CRISP.
▲Bellville*● † ..... Austin	S. R. Blake.
▲Belton*● † ..... Bell	A. M. MONTRITH.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*● † ..... Burnet	See Burnet.
▲Big Spring*● † ..... Howard	S. H. MORRISON.
Blooming Grove*● † Nav'o	See Corsicana.
Blossom*● † ..... Lamar	See Paris.
▲Boerne*● † ..... Kendall	F. W. Schweppe.
▲Bonham*● † ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*● † ..... Montague	WALTHALL & McDONALD.
▲Brackettville*● † ... Kinney	W. L. CLAMP.
▲Brady* ..... McCulloch	F. M. Newman.
▲Breckenridge* .. Stephens	William Veale & Son.
Bremond*● † ... Robertson	J. W. Woods.
▲Brenham*● † .. Washington	J. T. BROWNING.
▲Brownsville*● † .. Cameron	JAMES B. WELLS.
▲Brownwood*● † .... Brown	JENKINS & McCARTNEY.
▲Bryan*● † ..... Brazos	Ford & Nall.
▲Burnet*● † ..... Burnet	J. G. Cook.
Burton*● † .... Washington	J. J. McCain.
▲Caldwell*● † ..... Burleson	Alexander & Heslip.
Calvert*● † ..... Robertson	Field & Taylor.
▲Cameron*● † ..... Milam	HENDERSON, STREEMAN & FREEMAN.
▲Canadian*● † ..... Hemphill	W. D. Fisher.
▲Canton* ..... Van Zandt	H. C. Geddie.
▲Canyon* ..... Randall	R. M. Peeler.
▲Carrizo† ..... Zapata	See Carrizo Springs.
▲Carrizo Springs* .. Dimmit	F. Vandervoort.
▲Carthage*● † ..... Panola	E. A. Hull.
Castroville* ..... Medina	James Paul.
▲Center* ..... Shelby	R. S. BRYARLY.
▲Centerville* ..... Leon	Dean, Seale & Dean.
▲Channing*● † ..... Hartley	W. Boyce.
Chico*● † ..... Wise	John L. Morris.
▲Childress*● † ..... Childress	W. T. McConnell.
Cisco*● † ..... Eastland	Patterson & Butts.
▲Clarendon* ..... Donley	See Snyder.
▲Clarksville*● † .. Red River	Browning & Madden.
▲Claude*● † ... Armstrong	Sims & Chambers.
▲Cleburne*● † ..... Johnson	Ira Webster.
Clinton*● † ..... Bosque	ENGLISH, EWING & WALKER
▲Coldspring* .. San Jacinto	J. C. O'Bryan.
▲Coleman*● † ..... Coleman	P. E. McMahon.
▲Colorado*● † ..... Mitchell	T. J. WHITE.
▲Columbus*● † .... Colorado	W. R. Smith.
▲Comanche*● † .. Comanche	GEORGE McCORMICK.
Commerce*● † ..... Hunt	L. B. Russell.
▲Conroe*● † .. Montgomery	B. L. Thompson.
▲Cooper*● † ..... Delta	McComb & Cooper.
▲Corpus Christi*● † Nueces	J. L. Young.
▲Corsicana*● † .... Navarro	D. GIVENS.
▲Cotulla*● † ..... La Salle	McKIE & AUTRY.
Cresson*● † ..... Hood	W. J. Bowen.
▲Crockett*● † ..... Houston	See Granbury.
▲Crowell* ..... Foard	ALDRICH & LIPSCOMB.
▲Cuero*● † ..... DeWitt	Robert Cole.
▲Dalngerfield*● † ..... Morris	JOHN H. BAILEY.
▲Dallas*● † ..... Dallas	J. W. Bolin.
	HILL, DABNEY & EDMONSON. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D. C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas. Refer to American National Bank.
▲Decatur*● † ..... Wise	R. E. CARSWELL.
DeKalb*● † ..... Bowie	See Texarkana.
DeLeon*● † ..... Comanche	A. R. Pool.
▲Delrio*● † ..... Valverde	CARTER & BLOCK.
Denison*● † ..... Grayson	MOSELEY & SMITH.
▲Denton*● † ..... Denton	ALVIN C. OWSLEY.
Detroit*● † ..... Red River	See Clarksville.
▲Dickens* ..... Dickens	See Plainview.
▲Dimmitt*● ..... Castro	S. Gaugh.
Dublin*● † ..... Erath	W. J. Wasson.
▲Dumas ..... Moore	See Amarillo.
Eagle Lake*● † ... Colorado	W. S. Strickland.
▲Eagle Pass*● † .. Maverick	J. M. GOGGIN.
▲Eastland*● † ..... Eastland	D. G. Hunt.
▲Edna*● † ..... Jackson	Dobbs & McCrory.
El Campo*● † .... Wharton	I. D. Owens.
Elgin*● † ..... Bastrop	J. E. B. Laird.
▲El Paso*● † ..... El Paso	HOWARD F. JOHNSTON.
▲Emma* ..... Crosby	E. B. Covington.
▲Emory*● † ..... Rains	W. H. Clendenin.
▲Ennis*● † ..... Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	W. M. White.
Farmersville*● † .... Collin	D. P. JOHNSON.
Ferris*● † ..... Ellis	See Waxahachie.
Flatonia*● † ..... Fayette	T. W. Lane.
▲Floresville*● † ..... Wilson	L. S. LAWHON.
▲Floydada* ..... Floyd	Bartley & Bartley.
Forney*● † ..... Kaufman	J. A. Cooley.
▲Fort Davis*† ... Jeff Davis	O. L. Price.
▲Fort Stockton* ..... Pecos	Howwell Johnson.
▲Fort Worth*● † .... Tarrant	MATLOCK, COWAN & BURNEY. Attorneys for American National Bank.
" ..... "	WEST & SMITH. Attorneys for First National Bank.
▲Franklin*● † ... Robertson	Simmons & Crawford.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*● ..... Navarro	B. H. Johnson.
▲Gail ..... Borden	I. P. Skinner.
▲Gainesville*● † . Galveston	CULP & GIDDINGS.
▲Galveston*● † ... Galveston	MANN & BAKER. Att'ys for Galveston Nat. Bank and Texas Guarantee & Trust Co.
" ..... "	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.
" ..... "	TERRY & BALLINGER. Representing Hutchings, Sealy & Co., Bankers; First National Bank, and Island City Savings Bank, Galveston.
▲Garden City ... Glasscock	See Big Spring.
Garland*● † ..... Dallas	See Dallas.
▲Gatesville*● † ..... Coryell	J. E. Walker.
▲Georgetown*● † .. Will'son	JOHN & WILCOX.
▲Giddings*● † ..... Lee	R. E. Harris.
▲Gilmer*● † ..... Upshur	F. S. Eberhart.
▲Glenrose* ..... Somervell	J. J. FARR.
▲Goldthwaite*● † ..... Mills	TRIPLETT & DOUGHTY.
▲Goliad*● † ..... Goliad	G. E. Pope.
▲Gonzales*● † ..... Gonzales	ATKINSON & ABERNATHY.
▲Graham*● ..... Young	R. F. Arnold.
▲Granbury*● † ..... Hood	RIDDLE & MARTIN.
Grandview*● † ... Johnson	S. J. Lancaster.
Granger*● † ... Williamson	J. W. Posey.
▲Greenville*● † ..... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*● † .. Limestone	Farrar, Williams & Farrar.
▲Groveton*● † ..... Trinity	J. P. Stevenson.
▲Guthrie ..... King	See Benjamin.
▲Hallettsville*● † ... Lavaca	P. H. GREEN.
▲Hamilton*● † ..... Hamilton	J. A. Eidson.
▲Hansford ..... Hansford	See Amarillo.
▲Haskell* ..... Haskell	Foster & Scott.
Hearne*● † ..... Robertson	Graham & Bishop.
▲Hemphill* ..... Sabine	A. D. Hamilton.
▲Hempstead*● † ..... Waller	A. C. Tompkins.
▲Henderson*● † ..... Rusk	W. C. BUFORD.
▲Henrietta*● † ..... Clay	W. G. Eustis.
Hico*● † ..... Hamilton	D. Langford.
▲Hidalgo* ..... Hidalgo	See Brownsville.
Higgins*● † ..... Lipscomb	E. C. Gray.
▲Hillsboro*● † ..... Hill	WEAR & PARR.
Holland*● † ..... Bell	A. R. Pool.
▲Hondo*● † ..... Medina	S. B. Easley.
Honey Grove*● † ... Fannin	G. W. Wells.

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Town and County.	Name.
▲Houston*•†.....Harris	EWING & RING. Attorneys for First National and Commercial National Banks.
" ..... "	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*•†..... Grayson	Silas Hare, Jr.
Hubbard*..... Hill	L. Frisby.
▲Huntsville*•† .....Walker	McKINNEY & HILL.
Hutto*•†.....Williamson	See Taylor.
Iowa Park*•† .... Wichita	Hinton Smith.
Italy*•†..... Ellis	See Waxahachie.
Itasca*•†..... Hill	M. S. Wood.
▲Jacksboro*..... Jack	B. R. McConnell.
Jacksonville*•†.Cherokee	J. E. Fleager.
▲Jasper*..... Jasper	SEALE & BEATY.
▲Jefferson*•† ..... Marion	R. R. TAYLOR.
Jewett*•†..... Leon	B. D. Dashiel.
▲Johnson City*.....Blanco	W. J. Crider.
▲Junction*..... Kimble	W. A. Williamson.
▲Karnes City*•†....Karnes	Graves & Wilson.
▲Kaufman*•†.... Kaufman	GASSETT, YOUNG & ADAMS.
Kemp*•..... Kaufman	See Kaufman.
▲Kerrville*•†..... Kerr	W. W. Martin.
Killeen*•†..... Bell	M. N. Baldwin.
Kosse*•†.....Limestone	See Groesbeck.
▲Kountze*•†.....Hardin	JOHN P. WORK.
Kyle*•..... Hays	W. O. Hutchison.
Ladonia*•†..... Fannin	R. M. Rowland.
▲La Grange*•†.....Fayette	Lane & Lane.
▲Lampasas*•†....Lampasas	W. B. ABNEY.
Lancaster*•†..... Dallas	John W. George.
▲Laplata..... Deaf Smith	C. G. Witherspoon.
La Porte*•†..... Harris	See Houston.
Laredo*•†.....Webb	H. G. DICKINSON.
Leonard*•†..... Fannin	Ross & Ross.
▲Liberty*•†..... Liberty	Neyland & Rayburn.
▲Linden*..... Cass	J. B. Haynes.
▲Lipscomb*..... Lipscomb	See Canadian.
▲Livingston*•†..... Polk	Joseph E. Hill.
▲Llano*•†..... Llano	Landerdale & Linden.
▲Lockhart*•†..... Caldwell	A. B. STOREY.
▲Longview*•†..... Gregg	E. F. Young.
Lorena*•†.....McLennan	See Waco.
▲Lubbock*..... Lubbock	See Plainview.
▲Lufkin*•†..... Angelina	Mantooth & Townsend.
Luling*•†..... Caldwell	F. C. Cross.
▲Madisonville*....Madison	W. L. Dean.
Mansfield*•..... Tarrant	See Fort Worth.
Marble Falls*•†... Burnet	See Burnet.
▲Marfa*•†..... Presidio	H. H. Kilpatrick.
▲Marlin*•†..... Falls	MARTIN & EDDINS.
▲Marshall*•†.....Harrison	T. P. Young.
▲Mason*†..... Mason	Marshall Fulton.
▲Matador*..... Motley	See Plainview.
McGregor*•†.. McLennan	W. C. O'Bryan.
▲McKinney*•†..... Collin	M. H. GARNETT.
▲Memphis*•†..... Hall	H. E. Deaver.
▲Menardville*..... Menard	W. E. Adkins.
▲Meridian*•†..... Bosque	Robertson & Robertson.
Mesquite*•†..... Dallas	See Dallas.
Mexia*•†.....Limestone	W. E. Doyle.
▲Midland*•†..... Midland	W. H. Cowan.
Midlothian*•†.....Ellis	See Waxahachie.
Milford*•†..... Ellis	N. R. Rutherford, Jr.
Mineola*•†..... Wood	Giles & Stafford.
Mineral Wells*•†P'loPinto	Albert Stevenson.
▲Mobeetie*..... Wheeler	L. D. Miller.
▲Montague*..... Montague	W. C. NEWMAN.
Moody*•†..... McLennan	John S. Patterson.
▲Mt. Pleasant*•†..... Titus	S. P. Pounders.
▲Mt. Vernon*•†... Franklin	Hiram Glass.
▲Nacogdoches*•†Na'doch's	SMITH & FALL.
Naples*•†..... Morris	See Daingerfield.
Navasota*•†..... Grimes	Boone & Boone.
▲New Braunfels*•†. Comal	F. J. MAIER.
▲Newton*..... Newton	L. B. Clunk.
Nocona*•†.....Montague	Hagler Bros.
▲Oakville*..... Live Oak	F. H. Church.
▲Ochiltree..... Ochiltree	See Amarillo.
▲Odessa*•†..... Ector	See Big Spring.
Omaha*•†..... Morris	See Daingerfield.
▲Orange*•†..... Orange	JOHN T. HART.
Overton*•†..... Rusk	See Henderson.
Ozona*..... Crockett	C. E. Davidson.
▲Paducah*..... Cottle	See Quanah.
▲Paintrock*..... Concho	Melton & Garland.
▲Palestine*•† ....Anderson	GARDNER & GARDNER.
▲Palo Pinto*•†...Palo Pinto	John H. Eaton.
▲Panhandle*•†.....Carson	Frank Lester.
▲Paris*•†..... Lamar	J. S. PATRICK.
▲Parnell..... Roberts	See Canadian.
▲Pearsall*•†..... Frio	M. Maney.
▲Pecos*•†..... Reeves	T. J. Hefner.
Pilot Point*•†..... Denton	See Denton.
▲Pittsburg*•†..... Camp	S. D. SNODGRASS.
▲Plainview*..... Hale	L. D. Kinder.

Town and County.	Name.
Plano*•†..... Collin	James D. Cottrell.
▲Pleasanton*..... Atascosa	G. M. Martin.
Port Arthur*•†. Jefferson	A. M. Rutan.
▲Port Lavaca*•†.. Calhoun	W. Wilson.
▲Quanah*•†.....Hardeman	SMITH & MARTIN.
▲Quitman*..... Wood	W. B. Harris.
▲Rayner*..... Stonewall	C. M. Featherston.
▲Refugio*..... Refugio	D. E. Pipkin.
▲Richmond*•†. Fort Bend	Pearson, McEachin & Pearson.
▲Rio grande*†..... Starr	MONROE & SEABURY.
▲Robert Lee*..... Coke	W. C. Merchant.
▲Roby*..... Fisher	R. C. Crane.
Rockdale*•†..... Milam	N. H. Tracy.
▲Rockport*•†..... Aransas	M. J. Hathaway.
▲Rocksprings*... Edwards	Samuel Hough.
▲Rockwall*•†... Rockwall	W. B. Wade.
Rodgers*•†..... Bell	See Temple.
Rosebud*•†..... Falls	See Marlin.
Round Rock*•† W'l'mson	R. R. Hyland.
Royse City*.... Rockwall	See Rockwall.
Runge*•†..... Karnes	E. G. Gillett.
▲Rusk*•†..... Cherokee	E. C. DICKINSON.
Saint Jo*•†..... Mon'ague	See Montague.
▲San Angelo*•†Tom Green	J. T. THOMSON.
▲San Antonio*•†.....Bexar	CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City.
" ..... "	FRANKLIN & COBBS. Attorneys San Antonio Nat. Bank and Lockwood Nat. Bank.
▲San Diego*•†.....Duval	C. L. COYNER.
▲San Marcos*•†.....Hays	W. G. Barber.
▲San Saba*•†..... San Saba	BURLESON & MEEK.
Santa Anna*•†.... Coleman	See Coleman.
Schulenburg*•†.. Fayette	See La Grange.
▲Seguin*•†.....Guadalupe	Neal & Sowell.
▲Seymour*•†.....Baylor	Holman & Glasgow.
▲Sherman*•†..... Grayson	GALLOWAY & TEMPLETON.
▲Sherwood*..... Irion	See San Angelo.
Shiner*•†..... Lavaca	Leonard & Gray.
▲Siverton*..... Briscoe	W. D. Fisher.
▲Sinton*..... San Patricio	See Aransas Pass.
Smithville*•† .... Bastrop	S. L. Staples.
▲Snyder*..... Scurry	C. C. Johnson.
▲Sonora*..... Sutton	S. G. Tayloe.
▲Stanton*•†..... Martin	See Big Springs.
▲Stephenville*•† .... Erath	J. S. Gilmer.
▲Sterling City*.... Sterling	W. F. Kellis.
Strawn*•†.....Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*•†H'pk's	J. H. DINSMORE.
▲Sweet Water*•†.....Nolan	E. P. Woodruff.
▲Tascosa*•..... Oldham	See Amarillo.
Taylor*•†.... Williamson	JOHN W. PARKER.
Temple*•†..... Bell	BANKS & COCHRAN.
Terrell*•†..... Kaufman	M. C. Roberts.
Texarkana*•†..... Bowie	TODD & GLASS.
▲Texline*•†..... Dallam	See Clayton, N. M.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden*..... McMullen	Kuykendall & Dilworth.
Timpson*•†..... Shelby	See Center.
▲Tulia*..... Swisher	H. Burleson.
▲Tyler*•†..... Smith	CAIN & KNOX.
▲Uvalde*•†..... Uvalde	GARNER & LOVE.
Van Alstyne*•†..Grayson	A. W. Walker.
Velasco*•†.....Brazoria	Lewis R. Bryan.
▲Vernon*•†..... Wilbarger	Basham & Hall.
▲Victoria*•†..... Victoria	GLASS, CALLENDER & CARSNER.
▲Waco*•†.....McLennan	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	M. C. H. PARK. Attorney for the State Central Bank.
" ..... "	SANFORD & LEE. Refer to G. C. & S. F. Ry. and any bank in Waco.
Waller*•†..... Waller	See Hempstead.
▲Wallisville*.... Chambers	See Liberty.
▲Waxahachie*•†..... Ellis	TEMPLETON & HARDING.
▲Weatherford*•†.. Parker	J. M. RICHARDS.
Weimar*•†..... Colorado	Ford, Thompson & Townsend.
▲Wellingt'n. Collingsworth	See Childress.
West*•†.....McLennan	E. Bodell.
▲Wharton*•†..... Wharton	G. G. KELLEY.
Whitesboro*•†...Grayson	George E. Giddings.
Whitewright*•†.Grayson	C. L. Jordan.
Whitney*•†..... Hill	R. M. Elder.
Whitt*..... Parker	See Weatherford.
▲Wichita Falls*•†. Wichita	FLOOD & HUGHES.
Wills Point*•†. Van Zandt	W. B. Wynne.
Winnsboro*•†..... Wood	M. D. Carlock.
▲Woodville*•†..... Tyler	J. A. Mooney.
Wolfe City*•†..... Hunt	J. W. Hopkins.
Wylie*•†..... Collin	See Plano.
Yoakum*•†..... DeWitt	H. B. LEONARD.
Yorktown*•†..... DeWitt	See Cuero.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

UTAH.

Town and County.	Name.
American Fork*• † ..Utah	See Provo City.
▲Ashley .....Uinta	See Salt Lake City.
▲Beaver*†.....Beaver	W. F. Knox.
▲Brigham*•†.....Boxelder	R. H. JONES.
▲Castledale*.....Emery	See Provo City.
▲Coalville*•†.....Summit	B. SNYDER.
Corinne*•† .....Boxelder	E. H. Snow.
Eureka*•† .....Juab	Stott & Shive.
▲Farmington*•† .....Davis	Wilson & Wilcox.
▲Fillmore*† .....Millard	J. A. Melville.
▲Heber* .....Wasatch	A. C. HATCH.
▲Junction .....Piute	See Beaver.
▲Kanab*† .....Kane	J. F. Brown.
Kaysville*† .....Davis	Thomas H. Phillips.
Lehi City*•† .....Utah	See Provo City.
▲Loa* .....Wayne	See Beaver.
▲Logan*•† .....Cache	KEELER & GOODWIN.
▲Manti*•† .....Sanpete	WM. D. LIVINGSTON.
Mercur*•† .....Tooele	See Tooele.
▲Moab* .....Grand	L. L. Crapo.
▲Monticello.....San Juan	See Dolores, Colo.
▲Morgan*•† .....Morgan	Samuel Francis.
Mt. Pleasant*•† ...Sanpete	Jacob Johnson.
▲Nephi*•† .....Juab	W. W. Armstrong.
▲Ogden*•† .....Weber	H. H. HENDERSON.
▲Panguitch* .....Garfield	W. P. Sargent.
Park City*•† .....Summit	D. C. McLAUGHLIN.
▲Parowan*† .....Iron	See Panguitch.
Payson*•† .....Utah	See Provo City.
▲Price*•† .....Carbon	See Provo City.
▲Provo City*•† .....Utah	SAMUEL A. KING.
▲Randolph* .....Rich	See Logan.
▲Richfield*•† .....Sevier	C. W. COLLINS.
¶▲Salt Lake City*•†Salt L'e	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
Spanish Fork*•† .....Utah	See Provo City.
Springville*•† .....Utah	D. C. Johnson.
▲St. George*†.Washington	D. H. MORRIS.
▲Tooele* .....Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•† .....Grand Isle	J. P. Ladd.
Arlington*•† .Bennington	O. M. Barber.
Bakersfield*•† .. Franklin	H. F. Brigham.
Barnet*•† .....Caledonia	C. A. Horsford.
Barre*•† .....Washington	RICHARD A. HOAR.
Barton*•† ..... Orleans	F. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere•.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† .....Windsor	W. B. C. Stickney.
Bradford*•† .....Orange	Joan B. Peckett, Jr.
Braintree•† .....Orange	See Chelsea.
Brandon*•† .....Rutland	Ormsbee & Briggs.
Brattleboro*•† .Windham	Waterman & Martin.
Bristol*† .....Addison	W. W. Rider.
Burke• .....Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	POWELL & POWELL.
Cambridge*•† ... Lamoille	See Hyde Park.
Canaan*• .....Essex	See Colebrook, N. H.
Castleton*•† .....Rutland	Bromley & Clark.
Cavendish*•† .....Windsor	See Ludlow.
Charleston*† .....Orleans	See Island Pond.
▲Chelsea* .....Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*• . Chittenden	See Burlington.
Concord ..... Essex	See St. Johnsbury.
Craftsberry*• ..... Orleans	See Hyde Park.
Danville*•† .... Caledonia	See St. Johnsbury.
Derby*• ..... Orleans	J. G. Foster.
Derby Line*•† .... Orleans	See Newport.
East Burke*• .. Caledonia	C. T. A. Humphrey.
Fairfield*•† .....Franklin	Isaac N. Chase.
Eden*.....Lamoille	See Hyde Park.
Elmore•.....Lamoille	See Hyde Park.
EnosburgF'lls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fair Haven*•† .....Rutland	R. C. Abell.
Felchville* .....Windsor	See Ludlow.
▲Guildhall..... Essex	See St. Johnsbury.
Hardwick*•† ... Caledonia	B. E. Bullard.
Hartford*•† .....Windsor	Samuel E. Pingree.
Highgate*• .....Franklin	C. G. Austin.
▲Hyde Park*•† .....Lamoille	F. H. McFARLAND.
Irasburg*• .....Orleans	W. D. Tyler.
Island Pond*•† ..... Essex	Z. M. Manser.
Jamaica*•† .... Windham	See Brattleboro.
Jay• ..... Orleans	See North Troy.
Jericho*•† .... Chittenden	See Burlington.
Johnson*•† ..... Lamoille	B. A. Hunt.
Leicester Jct.*•†.Addison	See Middlebury.
Lowell*• ..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*• ..... Essex	See St. Johnsbury.
Lyndon*•† .....Caledonia	See St. Johnsbury.
Lyndonville*•†.Caledonia	J. T. GLEASON.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	F. C. Archibald.
▲Middlebury*•† ...Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† .....Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*•† ...Lamoille	Powers & Powers.
▲Newfane*•† .... Windham	See Brattleboro.
▲Newport*•†.....Orleans	CRANE & ALFRED.
N. Bennington*•†B'ngton	See Bennington.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero ...Grand Isle	See St. Albans.
North Pownal*Benn'gton	T. E. Brownell.
North Troy* .....Orleans	O. S. Annis.
Norwich*• ..... Windsor	J. T. Morrison.
Orwell* .....Addison	See Brandon.
Pittsford*•† ..... Rutland	See Rutland.
Plainfield*•† .Washington	O. L. Hoyt.
Poultney*•† .....Rutland	T. C. Platt.
Proctor*•† ..... Rutland	See Rutland.
Proctorsville*•† Windsor	See Ludlow.
Randolph*•† ..... Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*•† Bennington	Faxon L. Bowen.
Richford*•† .... Franklin	POWELL & POWELL.
Rockingham•.. Windham	See Bellows Falls.
Roxbury*•†..Washington	See Northfield.
Royalton*•† ..... Windsor	R. C. Dennison.
▲Rutland*•† ..... Rutland	JOEL C. BAKER.
South Royalton* Windsor	Tarbell & Whitham.
Springfield*•† ... Windsor	Allbe & Flinn.
▲St. Albans*•† .... Franklin	HOGAN & ROYCE.
▲St. Johnsbury*•†.Caled'ia	Wendell P. Stafford.
Stowe*•† .....Lamoille	Geo. Wilkins.
Stratford*•† ..... Orange	See Chelsea.
Swanton*•† ..... Franklin	Burt & Burt.
Troy*† .....Orleans	See North Troy.
Underhill*•† . Chittenden	J. J. Monahan.
Vergennes*•† .... Addison	Frank L. Fish.
Waitsfield*• . Washington	See Montpelier.
Waterbury*•† Washingt'n	W. P. Dillingham.
Waterville*• .... Lamoille	See Hyde Park.
Wells River*•† .... Orange	Smith & Sloane.
Westfield*• ..... Orleans	See North Troy.
West Randolph.. Orange	See Randolph.
White River Jc*•†Wh'ds'r	Wm. Bachelder.
Whittingham*† Windham	See Wilmington.
Wilmington*•†.Windham	H. Mann, Jr.
Windsor*•† ..... Windsor	Enright & Blanchard.
Winooski*•† . Chittenden	See Burlington.
Wolcott*•† ..... Lamoille	See Hyde Park.
▲Woodstock*•† .. Windsor	F. C. SOUTHGATE.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•†.Washington	FULKERSON, PAGE & HART
▲Accomac* .....Accomac	J. H. Fletcher.
▲Alexandria*•† Alexandria	FRANK L. SMITH.
▲Amelia*•† .....Amelia	Southall & Farrar.
▲Amherst*•† .....Amherst	C. L. Scott.
Appomattox*†Appom'tox	W. C. Franklin.
Arrington*•† .....Nelson	Brown & Loving.
Ashland*•† ..... Hanover	Stonewall J. Doswell.
Aylett* .....King William	Wm. R. Aylett.
Basic City*•†..... Augusta	See Staunton.
Beaver Dam*•†..Hanover	S. Carter Redd.
▲Bedford City*•†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	L. B. Allen.
▲Berryville*•† ..... Clarke	A. Moore, Jr.
Big Stone Gap*•†..... Wise	Ayers & Ayers.
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*•†..Nottoway	W. H. Mann.
▲Bland* .....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*•†.Mecklenburg	Finch & Faulkner.
Brentsville*†P'nce William	See Manassas.
Bristol*† .....Washington	BAILEY, PRICE & BYARS.
Buchanan*•† ...Botetourt	H. A. Latane.
▲Buckingham* Bucki'gh'm	W. M. Cabell.
Buena Vista*•†Rockb'dge	WINBORNE & BATCHELOR.
Burkeville*•† ..Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*•†.Albe'le	MICAJAH WOODS.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Chase City*•† Mecklenb'rg	W. H. Smith.
▲Chatham*•†...Pittsylvania	James Whitehead.
▲Chesterfield..Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†..Montg'y	PHLEGAR & JOHNSON.
Claremont*•†..... Surry	See Surry.
Clarksville*•† Mecklenb'g	Henry Wood, Jr.
Clifton Forge*•†..Allegh'y	George K. Anderson.
▲Clintwood*.... Dickinson	C. Phipps.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn.....King George	J. E. Mason.
▲Courtland*•†Southampt'n	Prince & McLemore.
▲Covington*•†.. Alleghany	R. L. PARRISH.
Crewe*•†..... Nottoway	W. H. Maun.
▲Culpeper*•†..... Culpeper	Rixey & Barbour.
▲Cumberland*•† Cumberl'd	A. B. Armstrong.
Cumnor...King and Queen	Pollard & Pollard.
Danville*•†...Pittsylvania	JULIAN MEADE.
▲Denbigh..... Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Dumfries..Prince William	See Manassas.
E. Radf'rd*•†Montgomery	See Christiansburg.
▲Eastville*†.. Northampton	O. F. Mears.
Edenburg*•†.Shenandoah	See Woodstock.
▲Emporia*•†... Greensville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	Moore & Keith.
▲Farmville*•†PrinceEdw'd	ASA D. WATKINS.
▲Fincastle*†..... Botetourt	E. V. Barley.
▲Floyd*..... Floyd	B. G. Howard.
Franklin*•†.Southampton	J. C. Parker.
Fredericksb'rg*•† Spotts'a	Thomas P. Wallace.
▲Front Royal*•†...Warren	O'Flaherty & Fulton.
▲Gate City*•†.....Scott	ROBERT R. KANE.
Glade Spring*•† Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Taliaferro.
▲Goochland.... Goochland	A. K. Leake.
Gordonsville*•†...Orange	Phillip Barbour.
Graham*•† .....Tazewell	J. W. Hicks.
▲Grundy*..... Buchanan	Finney & Stinson.
Hague•.... Westmoreland	R. H. Beale.
▲Hampton*•†Elizab'th City	S. GORDON CUMMING.
▲Hanover*•†..... Hanover	G. P. Haw.
▲Harrisonburg*•† Ro'gh'm	CONRAD & CONRAD.
Hay M'ket*•†PnceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	Tompkins & Tompkins.
▲Houston*•†..... Halifax	B. J. Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight.Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*•†.... Charlotte	See Smithville.
▲King and Queen King and Queen	Pollard & Pollard.
▲KingGeorgeKing George	See Fredericksburg.
▲King William*Ki'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*•†Bruns'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*•†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*•†.Rockbridge	MOORE & MOORE.
▲Louisa*•†.....Louisa	R. L. Gordon, Jr.
▲Lovingston*.. .....Nelson	S. B. Whitehead.
▲Lunenburg.... Lunenburg	I. B. Bell.
▲Luray*•† .....Page	Walton & Bro.
Lynchburg*•†.. Campbell	CASKIE & COLEMAN.
▲Madison*..... Madison	Hay & Jeffries.
Manassas*•†Prince Will'm	Sinclair & Lion.
Manchester*•† Chesterfl'd	C. L. Page.
▲Marion*•†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*•†.....Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*†.... Lancaster	See Lancaster.
▲Monterey*.....Highland	Charles P. Jones.
▲Montross...Westmoreland	R. J. Washington.
Mt.Jackson*•†Shenand'ah	L. Triplett, Jr.
Newberne*..... Pulaski	I. H. Larew.
▲New Castle*†.....Craig	P. V. Jones.
▲New Kent.....New Kent	M. H. Barnes.
NewMarket*•†Shenandoah	C. W. Bennick.
Newport News*•† Warw'k	NELMS & WISE.
Norfolk*•†..... Norfolk	GARNETT & GARNETT.
▲Nottoway*•†....Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort* Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*•†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*•†Appom't'x	W. C. Franklin.
▲Pearisburg*..... Giles	Johnston, Williams & Johns on.
Pennington Gap*†.....Lee	E. W. Pennington.
Petersburg*•†. Dinwiddie	W. R. McKENNEY.
Pocahontas*•† ..Tazewell	W. W. French.
▲Portsmouth*•†.. Norfolk	ALEXANDER E. WARNER.
▲Powhatan*•†...Powhatan	T. M. Miller.
▲PrinceGeorge.P'nceG'rge	J. J. Cocke.
▲Princess Anne.Prin. Anne	W. J. Whitehurst.
▲Pulaski City*•†... Pulaski	J. C. WYSOR.
Radford*•†. Montgomery	See Christiansburg.
Richlands*•† ....Tazewell	H. C. Anderson.
¶▲Richmond*•†...Henrico	JAMES LEWIS ANDERSON. Refer to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Citizens Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
Roanoke*•†.....Roanoke	S. HAMILTON GRAVES.
▲Rocky Mount*•†.Franklin	Dillard & Lee.
Rural Retreat*•†...Wythe	See Wytheville.
▲Rustburg*•†.... Campbell	S. T. Clement.
▲Salem*•†..... Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*†... Albemarle	Thomas S. Martin.
Smithfield*.Isle of Wight	R. H. Thomas
▲Smithville*.....Charlotte	D. Q. Eggleston.
South Boston*•†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania*Sp'ttsylv ia	A. B. Rawlings.
▲Stafford..... Stafford	C. B. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*•†.....Augusta	PATRICK & GORDON.
Strasburg*•†.Shenandoah	Stickley & Stickley.
▲Stuart*•†..... Patrick	P. Bouldin.
▲Suffolk*•†.... Nansemond	E. E. HOLLAND.
▲Surry*..... Surry	W. B. Clarke.
▲Sussex..... Sussex	Cocke & Son.
▲Tappahannock*.... Essex	Ware & Carter.
▲Tazewell*•† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstalls*•† ....Newkent	R. T. Gregory.
Upperville*†....Fauquier	See Warrenton.
VirginiaBeach*•†Pr.Anne	See Norfolk.
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. Gaines.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*•†..... Sussex	J. F. West.
Waynesboro*•†..Augusta	See Staunton.
▲W.Appomattox*Appo'tox	See Lynchburg.
West Point*•†.K.William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*•†Ja'es C'y	D. G. Tyler.
▲Winchester*•†. Frederick	BARTON & BOYD.
Wingina*•†.....Nelson	See Lovingston.
▲Wise*..... Wise	O. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† .....Wythe	WALKER & CALDWELL.
▲Yorktown*..... York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*•† .... Chehalis	Wm. O. McKinlay.
▲Asotin*.....Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•† .....Whatcom	A. E. MEAD.
▲Cathlamet*• Wahkiakum	J. B. Polwarth.
Centralia*•† .....Lewis	J. R. BUXTON.
▲Chehalis*•† .....Lewis	Millett & Harmon.
Chelan*.....Okanogan	See Waterville.
Cheney*•† ..... Spokane	John I. Melville.
▲Colfax*•† ..... Whitman	SULLIVAN, WINFREE & COMAN.
Colton*•† ..... Whitman	J. L. Flowers.
▲Colville*•†.....Stevens	J. B. Slater.
▲Conconully* ...Okanogan	A. K. Gregg.
▲Coupeville* .....Island	C. D. King.
▲Davenport*•† ....Lincoln	Jackson Brock.
▲Dayton*•† .....Columbia	HARDY E. HAMM.
▲Ellensburg*•† ....Kittitas	KAUFFMAN & FROST.
▲Everett*•† .....Snohomish	GEORGE E. BANKS.
Fairhaven*•†....Whatcom	See New Whatcom.
Farmington*•† . Whitman	Hutchinson Bros.
▲Friday Harbor*.San Juan	J. A. Gould.
Garfield*•†.....Whitman	J. T. Penn.
▲Goldendale* ....Klickitat	N. B. Brooks.
Hamilton*•† .....Skagit	I. E. Shrauger.
Hoquiam*• .....Chehalis	C. W. Hodgdon.
▲Kalama*•†.....Cowlitz	C. H. Imus.
Kelso*•†.....Cowlitz	Van Name & Fish.
Kettle Falls*• ....Stevens	See Colville.
LaConner*†..... Skagit	M. P. Hurd.
Latah*•† .....Spokane	John L. Dirks.
Marysville*•† .Snohomish	J. S. Sinclair.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Montesano*•† ....Chehalis	Lewis B. Bignold.
▲Mt. Vernon*•† .....Skagit	E. C. MILLION.
▲New Whatcom*•† What'm	O. P. BROWN.
Northport*•† .... Stevens	Carey & Knoble.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† ...Whitman	R. J. Neergaard.
¶▲Olympia*•† ....Thurston	A. L. CAMPBELL.
Orting*•† .....Pierce	See Tacoma.
Palouse*•† .....Whitman	A. A. Wilson.
▲Pasco* .....Franklin	R. Olney.
▲Pomeroy*•† .....Garfield	M. F. Gose.
▲Port Angeles*•† ..Clallam	GEORGE C. HATCH.
▲Port Orchard* .....Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeffe'n	W. W. FELGER.
Pullman*•† .....Whitman	Mathews & Hanna.
Puyallup*•† .....Pierce	J. P. Hartman, Jr.
▲Ritzville*•† .....Adams	HOLCOMB & RICHARDSON.
Rockford*•† .... Spokane	A. K. Clark.
Rosalia*•† .....Whitman	C. W. Bushnell.
▲Seattle*•† .....King	ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce and Puget Sound National Bank
" ..... "	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*•† .....Skagit	J. Henry Smith.
▲Shelton*• .....Mason	H. S. Tremper.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*•† Snohomish	Coleman & Hart.
▲South Bend*•† .....Pacific	MARION D. EGBERT.
▲Spokane*•† ..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	GRAVES & GRAVES. Refer to Traders National, Exchange National, and Old National banks.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorneys for John W. Graham & Co., Spokane. Refer to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson ..... Skamania	See Vancouver.
▲Tacoma*•† .....Pierce	ALBERT E. JOAB. Refers to London & San Francisco Bank and R. G. Dun & Co.
Tekoa*•† .....Whitman	E. H. Fox.
Uniontown*•† .. Whitman	See Colfax.
▲Vancouver*† .....Clarke	G. W. STAPLETON.
Waitsburg*•† Walla Walla	See Walla Walla.
▲Walla Walla*•† W'la W'la	LESTER S. WILSON.
▲Waterville* ..... Douglas	W. A. Reneau.
Wenatchee*•† .... Kittitas	See Ellensburgh.
Wilbur*•† .....Lincoln	E. A. Hesseltine.

WEST VIRGINIA.

Town and County.	Name.
▲Addison* .....Webster	H. C. THURMOND.
Alderson*•† ..... Monroe	James E. Mann.
▲Barboursville*•† ... Cabell	Peyton & Donahue.
▲Beckley* ..... Raleigh	John W. McCreery.
Benwood*•† ..... Marshall	See Wheeling.
▲Berkeley Sp'gs*•† Morgan	T. W. B. DUCKWALL.
▲Beverly*• .....Randolph	E. D. Talbott.
Bluefield*•† ..... Mercer	JOHNSTON & HALE.
Bramwell*•† ..... Mercer	Rucker, Keller & Hamill.
▲Buckhannon*•† ...Upshur	C. M. FLEMING.
Cairo*•† .....Ritchie	J. Newman.
Cameron*•† ..... Marshall	J. W. Yoho.
Ceredo*•† .....Wayne	See Huntington.
¶▲Charleston*•†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	FLOURNOY, PRICE & SMITH. Attorneys for Kanawha National Bank and City of Charleston.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charles Town*•† Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*•† ... Harrison	DAVIS & DAVIS.
▲Clay ..... Clay	Henry B. Davenport.
Davis*•† ..... Tucker	A. M. Cunningham.
▲Elizabeth* ..... Wirt	William Beard.
Elkhorn*•† .....McDowell	See Welch.
Elkins*•† ..... Randolph	C. W. Daily.
▲Fairmont*•† ..... Marion	A. J. Fleming.
▲Fayetteville* ..... Fayette	C. W. Dillon.
▲Franklin* ..... Pendleton	A. J. Welton.
▲Glenville* ..... Gilmer	Linn, Withers & Brannon.
Gormania*• ..... Grant	See Petersburg.
▲Grafton*•† ..... Taylor	WILL R. D. DENT.
▲Grantsville* ..... Calhoun	Linn & Hamilton.
Guyandotte*•† ..... Cabell	See Huntington.
▲Hamlin* ..... Lincoln	A. F. Norris.
Harper's Ferry*•† Jeff'son	See Charles Town.
▲Harrisville* ..... Ritchie	Davis & Woods.
Hendricks*•† ..... Tucker	See Parsons.
▲Hinton*•† ..... Summers	J. H. MILLER.
Huntersville* .Pocahontas	See Marlinton.
▲Huntington*•† ..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Kenova*•† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*•† ..... Mineral	W. C. CLAYTON.
Keystone*•† ... McDowell	See Bluefield.
▲Kingwood* ..... Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	John W. Harris.
▲Logan* ..... Logan	J. B. Wilkinson.
▲Madison ..... Boone	F. C. Lertwick.
Mannington*•† ....Marion	J. S. LEPAGE.
▲Marlinton .... Pocahontas	L. M. McClintic.
▲Martinsburg*•† .Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne* ..... Tyler	Engle & Riggle.
Montgomery*•† .. Fayette	See Fayetteville.
▲Moorefield* ..... Hardy	Benjamin Dailey.
▲Morgant'n*•† .Monongalia	LAZZELLE & STEWART.
▲Moundsville*•† .. Marshall	Meighen & Oldham.
▲New Cumberland*•† Han'k	J. R. Donehoo.
▲New Martinsville*•† W'tz'l	Hall & Hall.
▲Oceana* ..... Wyoming	See Logan.
▲Parkersburg*•† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*• ..... Tucker	A. J. Valentine.
Pennsboro*•† ..... Ritchie	M. K. Duty.
▲Petersburg* ..... Grant	Reynolds & Forman.
▲Philippi*•† ..... Barbour	Dayton & Dayton.
Piedmont*•† ..... Mineral	C. F. MOORE.
▲Point Pleasant*•† .. Mason	J. S. Spencer.
▲Princeton* ..... Mercer	A. W. Reynolds.
Pruntytown ..... Taylor	See Grafton.
Ravenswood*•† ..Jackson	N. C. Prickett.
▲Ripley*• ..... Jackson	J. A. WOODDELL.
▲Romney*•† ..... Hampshire	CORNWELL & CORNWELL.
Ronceverte*•† Greenbrier	John W. Harris.
Shepherdstown*•† Jef's'n	G. M. Bettzhoover.
Sistersville*•† ..... Tyler	J. H. McCoy.
Smithfield† ..... Wetzel	O. P. McIntyre.
▲Spencer*• ..... Roane	WALTER PENDLETON.
St. Albans*•† .... Kanawha	See Charleston.
St. George* ..... Tucker	See Parsons.
▲St. Marys*•† ..... Pleasants	A. M. Campbell.
▲Summersville* .. Nicholas	Alderson & Horan.
▲Sutton*•† ..... Braxton	Dulin & Hall.
Terra Alta*•† .... Preston	See Kingwood.
Thomas*•† ..... Tucker	See Parsons.
▲Union* ..... Monroe	LOGAN & PATTON.
▲Wayne*•† ..... Wayne	Chapman Adkins.
Webster*• ..... Taylor	See Grafton.
▲Welch*•† ....McDowell	Rucker, Keller & Hamill.
▲Wellsburg*•† ..... Brooke	JOHN C. PALMER, Sr.
▲Weston*•† ..... Lewis	Lewis Bennett.
▲West Union*•† Doddridge	W. S. Stuart.
▲Wheeling*•† ..... Ohio	JOHN B. WILSON.
▲Williamson*•† ..... Mingo	Sheppard & Goodykoontz.
▲Winfield* ..... Putnam	A. S. Alexander.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

WISCONSIN.

Town and County.	Name.
Albany*† .....Green	H. N. Simons.
Algoma*.....Kewaunee	See Kewaunee.
▲Alma*†.....Buffalo	Robert Lees.
Amery*†.....Polk	W. T. Kennedy.
Amherst*† .....Portage	See Stevens Point.
▲Antigo*† .....Langlade	A. C. CONWAY.
▲Appleton*†...Outagamie	DOUGLAS F. WINNE.
Arcadia*†..Trempealeau	Gaveney & Cowie.
Arena*†.....Iowa	W. H. Jones.
Argyle*†.....Lafayette	See Darlington.
▲Ashland*†.....Ashland	BROSSARD & COLIGNON.
Augusta*†....Eau Claire	E. M. Bradford.
Baldwin*†.....St. Croix	Henry Andersen.
Bangor*†.....LaCrosse	See LaCrosse.
▲Baraboo*†.....Sauk	F. R. BENTLEY.
Barneveld*† .....Iowa	Jerome J. Jones.
▲Barron*†.....Barron	C. C. Coe.
Bayfield*†.....Bayfield	W. W. Downs.
Beaver Dam*† ....Dodge	J. J. DICK.
Beloit*†.....Rock	J. C. Rood.
Benton*†.....LaFayette	C. C. Townsend.
Berlin*†.....Green Lake	PERRY NISKERN.
Black Earth*†.....Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blanchardville*† LaFay'e	E. T. Morrison.
Bloomer*†.....Chippewa	John Ellsworth.
Bloomington* .....Grant	P. Bartley.
Boscobel*† .....Grant	WILLIAM E. HOWE.
Brandon*†..Fond du Lac	David Whitton.
Brillion*†.....Calumet	S. H. Barnard.
Brodhead*†.....Green	Burr Sprague.
Burlington*† .....Racine	E. E. MILLS.
Butternut*† .....Ashland	Foster & Mars.
Cadott*†.....Chippewa	F. E. Watson.
Cambria*† .....Columbia	M. J. Rowland.
Cambridge* .....Dane	See Madison.
Cassville*†.....Grant	D. W. Clark.
Cedarburg*† ....Ozaukee	J. F. Trottman.
Centralia*† .....Wood	J. W. COCHRAN.
▲Chilton*†.....Calumet	J. E. McMullen.
▲Chippewa Falls*† Chip'wa	D. BUCHANAN, JR.
Clinton*† .....Rock	See Janesville.
Clintonville*†...Waupaca	Goldberg & Hoxie.
Columbus*†...Columbia	W. C. Leitsch.
▲Crandon* .....Forest	R. B. Bliss.
Cumberland*† ....Barron	H. S. Comstock.
Darien*† .....Walworth	See Elkhorn.
▲Darlington*† ..Lafayette	ORTON & OSBORN.
▲Dartford*† ...Green Lake	J. C. McConnell.
Deerfield*† .....Dane	See Madison.
Delavan*† .....Walworth	D. B. Barnes.
De Pere*† .....Brown	JOHN SMITH.
▲Dodgeville*† .....Iowa	Jenks & Jones.
Dorchester*† .....Clark	John H. Spengler.
▲Durand*† .....Pepin	C. M. Hilliard.
▲Eagle River*† .....Vilas	N. A. Colman.
East Troy* .....Walworth	See Whitewater.
▲Eau Claire*† ..Eau Claire	V. W. JAMES.
Edgerton*† .....Rock	J. P. Towne.
Edmund*† .....Iowa	See Dodgeville.
▲Elkhorn*† .....Walworth	J. B. WHEELER.
▲Ellsworth*† .....Pierce	A. Combacker.
Elroy*† .....Juneau	J. T. Dithmar.
Evansville*† .....Rock	Richmond & Smith.
Fennimore*† .....Grant	See Lancaster.
▲Florence*† .....Florence	John O'Hara.
▲Fond duLac*†Fond duL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*† Jefferson	L. B. Caswell.
Ft. Howard*† .....Brown	See Green Bay.
Fountain City*† ..Buffalo	Martin Fugina.
Fox Lake*† .....Dodge	F. Hamilton & Son.
▲Friendship* .....Adams	S. W. Pierce.
Galesville*† Trempealeau	Freeman & Wadleigh.
Glenwood*• .....St. Croix	See Hudson.
Glidden*† .....Ashland	See Ashland.
▲Grand Rapids*† .....Wood	GARDNER & GAYNOR.
▲Grantsburg*† .....Burnett	S. F. Grover.
▲Green Bay*† .....Brown	ELLIS & MERRILL.
Greenwood*• .....Clark	D. V. Richardson.
Hammond*† ....St. Croix	See Hudson.
Hartford*† ..Washington	H W. Sawyer.
Hartland*† ....Waukesha	H. W. Goodwin.
▲Hayward*† .....Sawyer	J. F. Riordon.
Hillsboro* .....Vernon	R. C. Thompson.
Horicon*† .....Dodge	J. E. Sawyer.
Hortonville*† Outagamie	See New London.
▲Hudson*† .....St. Croix	BAKER & HELMS.
▲Hurley*† .....Iron	A. L. Ruggles.
Independence*† Tr'mp'l'u	Gaveney & Coevie.
Iola*• .....Waupaca	See Waupaca.
Iron River*† ....Bayfield	Ernest Sauve.
▲Janesville*† .....Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*† .... Jefferson	R. B. KIRKLAND.
Johnson'sCreek*† Jeff's'n	See Jefferson.
▲Juneau*† .....Dodge	George W. Sloan.
Kaukauna*†..Outagamie	G. H. Dawson.
▲Kenosha*† .....Kenosha	GERALD R. McDOWELL.
▲Kewaunee*† ..Kewaunee	JOHN WATTAWA.
Kilbourn*† ....Columbia	Thomas B. Coon.
▲La Crosse*† ....La Crosse	FRUIT & GORDON.
Lake Geneva*† Walworth	CHARLES S. FRENCH.
Lake Mills*† ...Jefferson	Wm. H. Tasker.
▲Lancaster*† .....Grant	H. BUCKNER.
Lodi*† .....Columbia	S. H. Watson.
Loyal*• .....Clark	See Greenwood.
¶▲Madison*† .....Dane	OLIN & BUTLER.
Malden Rock*† ... Pierce	J. W. Hancock.
Manawa*† .....Waupaca	See Waupaca.
▲Manitowoc*†. Manitowoc	BAENSCH & CHLOUPEK.
▲Marinette*† ...Marinette	QUINLAN & DAILY.
Marion*† .....Waupaca	J. C. Hart.
Markesan*† .Green Lake	A. McDonald.
Marshfield*† .....Wood	E. M. DEMING.
▲Mauston*† .....Juneau	Winsor & Gill.
Mayville†† .....Dodge	Lamoreux & Husting.
Mazomanie*† .....Dane	H. Powell.
▲Medford*† ..... Taylor	Clinton Textor.
Melrose* .....Jackson	J. A. Johnson.
Menasha*† ...Winnebago	J. C. KERWIN.
▲Menomonee*† .....Dunn	ROBERT MACAULEY.
▲Merrill*† .....Lincoln	CURTIS & REID.
Milton*† ..... Rock	E. P. Clarke.
Milton Junction*† .Rock	Will H. Gates.
▲Milwaukee*† .Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any Bank or firm in Milwaukee.
" ..... "	HARING & FROST, New Insurance Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	MILLER, NOYES, MILLER & WAHL, 192 Wisconsin St. Attorneys for First National Bank, Milwaukee National Bank, American Express Co., Milwaukee Trust Co., and Jos. Schlitz Brewing Co.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTOM & VILAS. Attorneys for Wisconsin National Bank and The Edward P. Allis Co., and Pabst Brewing Co.
Mineral Point*† ....Iowa	SPENSLEY & McILHON.
Minocqua*† .....Vilas	See Rhinelander.
Mondovi*† .....Buffalo	L. G. Gilman.
▲Monroe*† .....Green	J. D. DUNWIDDIE.
▲Montello*† ....Marquette	John Barry.
Montfort*† .....Grant	P. T. Stevens.
Monticello*† .....Green	See Brodhead.
Mount Horeb*† ....Dane	See Madison.
Mukwonago*† Waukesha	F. R. Smith.
Muscoda*† .....Grant	J. M. Cubela.
Neenah*† .... Winnebago	J. C. KERWIN.
▲Neillsville*† ..... Clark	O'NEILL & MARSH.
New Glarus*† ..... Green	T. C. Hefty.
New Lisbon*† ....Juneau	J. J. Hughes.
New London*† .Waupaca	F. C. Weed.
New Richmond*†St.Cr'ix	Hawkins & Hughes.
No. La Crosse† La Crosse	See La Crosse.
Oconomowoc*† Wauk'ha	O. F. Jones.
▲Oconto*† .....Oconto	MORROW & LYNCH.
Onro*† ..... Winnebago	F. T. Tucker.
▲Osceola*† ..... Polk	Charles H. Oakey.
▲Oshkosh*† .. Winnebago	DAVIDSON & WILDE.
Palmyra*† .....Jefferson	W. Bitcliffe.
Patch Grove* .....Grant	John Jones.
▲Phillips*† .....Price	J. D. ROWLAND.
Plainfield*† ... Waushara	W. N. Kelley.
Platteville*† ..... Grant	Carter & Burns.
Plymouth*† ..Sheboygan	M. C. MEAD.
▲Portage*† .....Columbia	E. S. BAKER.
▲PortWashington*† Ozauk	W. M. Foster.
Poynette*† .... Columbia	See Portage.
▲PrarieduChein*† Crawf'd	Thomas & Fuller.
Prairie du Sac*† .... Sauk	See Baraboo.
Prescott*† ..... Pierce	J. S. White.
Princeton*† . Green Lake	F. E. Clark.
▲Racine*† ..... Racine	PALMER & GITTINGS.
Randolph*† ..... Dodge	See Columbus.
Reedsburg*† ..... Sauk	G. Stevens.
Reeseville*† ..... Dodge	Davison & Venie.
Rewey*† ..... Iowa	See Dodgeville.
▲Rhinelander*† ... Oneida	PAUL BROWNE.
Rice Lake*† ..... Barron	C. A. STARK.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
▲RichlandCenter*•†Richl'd	F. W. BURNHAM.
Ripon*•†.... Fond du Lac	John S. Rountree.
River Falls*•†..... Pierce	F. M. White.
Sauk City*•†.....Sauk	J. B. Quimby.
Seymour*•†....Outgamie	F. M. Wilcox.
Sharon*•†.....Walworth	See Lake Geneva.
▲Shawano*•†.....Shawano	H. G. Dreier.
Sheboygan*•†.Sheboygan	F. R. WILLIAMS.
SheboyganFalls*•† Sh'gan	J. H. James.
▲Shell Lake*•†..Washburn	L. H. Mead.
Shullsburg*•†.. Lafayette	J. B. Simpson.
SoldiersGrove*•Crawford	See Prairie du Chien.
South Milwaukee*•† Mil'e	See Milwaukee.
▲Sparta*•†.....Monroe	MOROW & MASTERS.
Spring Green*•†.....Sauk	See Baraboo.
Spring Valley*•†....Pierce	See Ellsworth.
▲St. Croix Falls*•†....Polk	M. P. Jerdee.
▲Stevens Point*•† .Portage	OWEN & FROST.
Stoughton*•†.....Dane	W. J. Lowry.
▲Sturgeon Bay•†..... Door	R. P. CODY.
Sun Prairie*•† .....Dane	Thomas C. Hayden.
▲Superior*•†.....Douglas	W. E. PICKERING.
Thorp*•†.....Clark	George B. Parkhill.
Tomah*•†.....Monroe	W. B. Naylor, Jr.
Tomahawk*•†.....Lincoln	A. H. Woodworth.
Two Rivers*•† Manitowoc	See Manitowoc.
Viola*•..... Richland	See Richland.
▲Viroqua*•†.....Vernon	SMITH & GRIFFIN.
▲Washburn*•†.....Bayfield	E. C. ALVORD.
Waterloo*•†.....Jefferson	J. H. Rider.
Watertown*•† ..Jefferson	Hahn & Hahn.
▲Waukesha*•†..Waukesha	V. H. TICHENOR.
▲Waupaca*•†.... Waupaca	IRVING P. LORD
Waupun*•†..Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*.....Waushara	John Clark.
▲West Bend*•†. Wash'gton	C. H. MILLER.
West Salem*•†.La Crosse	A. S. Daniels.
West Superior*•† Douglas	DICKINSON, KENNEDY & GRAHAM. References: Any bank or business house in Superior.
" ..... "	GEORGE P. KNOWLES. Refers to any bank in West Superior.
" ..... "	ROSS, DWYER & HANITCH. Refer to First National Bank and Northwestern National Bank.
Weyauwega*•†..Waupaca	A. S. Hutchinson.
▲Whitehall*•† Tr'mpealeau	H. A. Anderson.
Whitewater*•†.Walworth	JAMES G. KESTOL.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†.. Shawano	Goodrick & Goodrick.
Wonewoc*•†.....Juneau	A. S. Carter.

WYOMING.

▲Basin .....Bighorn	See Sheridan.
▲Buffalo*•†.....Johnson	CHARLES H. BURRITT.
Carbon*•†..... Carbon	See Rawlins.
▲Casper*•†..... Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refer to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†.....Converse	Charles F. Maurer.
▲Evanston*•†.....Uintah	CLARK & BEARD.
▲Green River*•† Sw'twater	See Rock Springs.
▲Lander*†..... Fremont	James S. Vidal.
▲Laramie*•†..... Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	M. B. Camplin.
▲Rawlins*•†..... Carbon	CHATTERTON & FISHBACK.
Rock Springs*•†Sw'tw't'r	C. C. Hamlin.
▲Sheridan*•†.....Sheridan	J. G. HUNTER.
▲Sundance*.....Crook	Melvin Nichols.
Thermopolis ..... Bighorn	See Sheridan.
Wheatland*•† ... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth†.... Kootenay	See Nelson.
Balfour†.....Kootenay	See Nelson.
Chilliwack*†.. Chilliwack	See New Westminster.
Ft. Steele†.....Kootenay	See Nelson.
Greenwood City*....Yale	See Rossland.
Kamloops*•†..... Yale	F. J. Fulton.
Kaslo*•† ..... Kootenay	See Nelson.
Nakusp†..... Kootenay	See Nelson.
Nanaimo*•†...Vancouver	W. A. MACDONALD.
Nelson*•†.....Kootenay	R. W. HANNINGTON.
New Denver*•† Kootenay	See Nelson.
New Westminster*•† New Westminster	G. E. CORBOULD.
Pilot Bay ..... Kootenay	See Nelson.
Revelstoke*•†.. Kootenay	See Nelson.
Robson*•†..... Kootenay	See Nelson.
Rossland*•†.... Kootenay	DALY & HAMILTON.
Salmo•..... Kootenay	See Nelson.
Sandon•† ..... Kootenay	See Nelson.
Slocan City.....Kootenay	See Nelson.
Trail•.....Kootenay	See Nelson.
Vancouver*•† New Westminster	RUSSELL & RUSSELL. Solicitors for Bank of British North America.
" ..... "	WILSON & SENKLER. Solicitors for Bank of Montreal and Dominion Government.
Vernon*•†.....Yale	W. MAURICE COCHRAN.
Victoria*•†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir•..... Kootenay	See Nelson.

MANITOBA.

Birtle*•†..... Shoal Lake	C. J. Mickle.
Boissevain*•† Tu'cM'nt'n	Norman P. Buckingham.
Brandon*•†.....Brandon	COLDWELL & COLEMAN.
Carberry*•†..... Norfolk	G. Barrett.
Carman*•†..... Dufferin	F. A. Brown.
Cypress River*•† Marqu'e	See Winnipeg.
Dauphine†..... Marquette	See Winnipeg.
Deloraine*•†Turtle Mou'n	J. A. Mather.
Emerson*•† ..Manchester	See Winnipeg.
Gladstone*•† Westbourne	George Claxton.
Glenboro*•†.....Norfolk	See Winnipeg.
Gretna*•†.....Manchester	See Winnipeg.
Hamiota•† .... Marquette	See Winnipeg.
Hartney*•† .....Selkirk	G. St. J. Hallen.
Holland*•† .....Norfolk	See Winnipeg.
Killarney*•†.....	See Winnipeg.
Manitou*•† ..... Dufferin	W. F. Ellis.
McGregor*•†.....Norfolk	See Carberry.
Miami*•†.....Selkirk	See Winnipeg.
Minnedosa*•† .Minnedosa	Alex. Stewart.
Morden*•† .....Dufferin	See Carman.
Neepawa*•†Beaut'l Plains	Howden & Howden.
Oak Lake*•† .....Selkirk	See Hartney.
Pilot Mound*•†Rock Lake	See Winnipeg.
Portage la Prairie*•†P.laP	W. J. COOPER.
Rapid City*•† ..Minnedosa	Carss & Nelles.
Selkirk*† ..... Lisgar	See Winnipeg.
Souris*•†.....Brandon	See Brandon.
Stonewall*•† ..Rockwood	See Winnipeg.
St. Pierre.....Selkirk	See Winnipeg.
Treherne*•† ..... Norfolk	See Winnipeg.
Virden*•†.....Dennis	Goulton & Singer.
Wawanesa*•†.....Brandon	See Brandon.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*•† .....Selkirk	MACDONALD, TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre ..... A. Behaghel.

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NEW BRUNSWICK.

Town and County.	Name.
Bathurst*† ....Gloucester	Gilbert & Gilbert.
Campbellton*•†..Rest'che	See St. John.
Chatham*•† .Northumb'd	Warren C. Winslow.
Dorchester*•† Westmor'd	M. G. Teed.
Edmundston*•†..Victoria	John G Stevens.
Fredericton*•†.....York	JAMES W. McCREADY.
Hartland*•†.....Carleton	See Woodstock.
Hillsboro*•† .....Albert	See Moncton.
Kingston*† .....Kent	See St. John.
Moncton*•†.Westmorel'd	S. W. PALMER.
New Castle*•†.N'thuml'd	A. A. Davidson.
Sackville*•†.Westmorel'd	A. B. Copp.
Shediac*•† Westmoreland	See Sackville.
St. Andrews*•† .Charlotte	F. H. Grimmer.
St. John*•†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*•†..Charlotte	J. G. Stevens, Jr.
Sussex*† .....Kings	White, Allison & King.
Woodstock*•†...Carleton	J. Norman W. Winslow.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*† ....Sas'k'h'n	See Prince Albert.
Calgary*•† ...Alberta Dist.	P. McCARTHY.
Edmonton*•† AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*•† ....Assiniboia	W. Peel.
Indian Head*•† Assiniboia	See Calgary.
Lethbridge*•† Alb'taDist.	Conybeare & Galliher.
McLeod*•† ..... Alberta	Haultain & Mackenzie.
Moose Jaw*•† Assini'ia D.	J. G. Gordon.
Moosemin*•† Assini'ia D.	F. F. Forbes.
PrinceAlbert*†.Sas'h'n D.	H. W. Newlands.
Qu Appelle*Assiniboia D	A. D. Dickson.
Regina*•†Assiniboia Dist.	HAMILTON & JONES.
So.Edmonton* ...Alberta	See Calgary.
Whitewood*•† Assiniboia	R. H. Wyssman.
Yorkton*† .....Assiniboia	See Regina.

NOVA SCOTIA.

Acadia Mines*†.Colch'ter	See Truro.
Amherst*•† ..Cumberland	TOWNSEND & ROGERS.
Annapolis Royal*•† A'p'ls	I. J. Ritchie.
Antigonish*•† Antigonish	C. F. McIsaac.
Barrington*•†.. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Berwick*•†.....Kings	See Kentville.
Bridgetown*•† Annapolis	T. D. Ruggles & Sons.
Bridgewater*•†.Lunenb'g	H. T. Ross.
Canning*•† .....Kings	See Kentville.
Canso*†.....Guysboro	See Antigonish.
Dartmouth*•†... Halifax	B. A. Weston.
Digby*•†.....Digby	Frank Jones.
Glace Bay...Cape Breton	Chisholm & Crowe.
Guysborough*†..Guys'ro'	Joseph A. Fulton.
Halifax*•† .....Halifax	ALFRED WHITMAN.
" ..... "	BORDON, RITCHIE & CHISHOLM.
Kentville*•† ..... Kings	W. E. Roscoe.
Liverpool*† ..... Queens	John George Pyke.
Lockport*†.... Shelburne	E. M. Bill.
Londonderry*†Colchester	See Truro.
Lunenburg*•† Lunenburg	Charles W. Lane.
Maitland*†.....Hants	G. W. Corbett.
Middleton*•†...Annapolis	W. G. Parsons.
New Glasgow*•†.. Pictou	Fraser, Jennison & Graham.
North Sydney*•†C.Breton	Murray & MacKenzie.
Oxford*•† ...Cumberland	See Amherst.
Parrsboro*•† Cumberland	See Amherst.
Pictou*•† .....Pictou	E. M. MACDONALD.
PortHawkesb'y*Invern'ss	George O. Forsyth.
Port Hood*† ...Inverness	Samuel Macdonald.
Shelburne*†. ....Shelburne	N. W. White.
Sherbrooke*†.. Guysboro	W. D. R. Cameron.
Shubenacadie*•† ...Hants	See Windsor.
Springhill• ..Cumberland	See Amherst.
Stellarton*•†.....Pictou	See Pictou.
Sydney*•† ....Cape Breton	Chisholm & Crowe.
Truro*•†.....Colchester	Hugh MacKenzie.
Westville*•† ..... Pictou	See Pictou.
Weymouth*•† .....Digby	J. A. Grierson.
Windsor*•† ..... Hants	JOHN W. OUSELY.
Wolfville*•† .....Kings	E. Sidney Crawley.
Yarmouth*•† ..Yarmouth	GEORGE BINGAY.

ONTARIO.

Town and County.	Name.
Acton*•† .....Halton	See Georgetown.
Alexandria*•† .Glengarry	A. L. Smith.
Alliston*•† ..... Simcoe	McCarthy & Duncan.
Almonte*•† ..... Lanark	Greig & Jamieson.
Alvinston*•† ... Lambton	Hannah & Burnham.
Amherstburg*•†....Essex	D. R. Davis.
Arkona*† .....Lambton	See Alvinston.
Arnprior*•†.....Renfrew	Dulmage & Burwash.
Arthur*•†.....Wellington	M. M. McMartin.
Athens*•†.....Leeds	W. A. Lewis.
Aurora*•† ..... York	T. H. Lennox.
Aylmer*† .....Elgin	Miller & Backhouse.
Ayr*•† .....Waterloo	See Galt.
Barrie*•†.....Simcoe	McCARTHY, PEPLER & McCARTHY.
Beaverton*•†.....Ontario	T. Earnest Godson.
Beeton*•† ..... Simcoe	See Alliston.
Belleville*•†.....Hastings	F. E. O'FLYNN.
Berlin*•†.....Waterloo	A. Miller.
Blenheim*•† ..... Kent	R. H. Thompson.
Blyth*•† .....Huron	A. S. Dickson.
Bothwell*•†..... Kent	George L. Taylor.
Bowmanville*•† .Durham	J. Keith Galbraith.
Bracebridge*•†..Muskoka	Thomas Johnson.
Bradford*•†.....Simcoe	Mark Scanlon.
Brampton*•† ..... Peel	R. H. Pringle.
Brantford*•† .....Brant	BAIRD & HENDERSON.
Brigden*•† .....Lambton	See Sarnia.
Brighton*•†.No'umberl'd	W. H. Harris.
Brockville*•† ..... Leeds	BROWN & FRASER.
Brussels*•† .....Huron	G. F. Blair.
Burlington*•† ..... Halton	E. H. Cleaver.
Campbellford*•† N'hm'l'd	D. J. Lynch.
Cannington*•† ...Ontario	A. J. Sinclair.
Carleton Place*•† Lanark	C. McIntosh.
Cayuga*•†.....Haldimand	Colter & Goodman.
Chatham*•† .....Kent	WILSON, KERR & PIKE.
Catsworth*•† .....Grey	See Owen Sound.
Chesley*•† ..... Bruce	C. J. Mickle.
Chippawa*•† .... Welland	See Niagara Falls.
Clarksburg*•† ..... Grey	See Thornburg.
Clifford*•†.... Wellington	See Harriston.
Clinton*•†.....Huron	W. Braydon.
Cobourg*•†N'th'umberl'd	FRANK M. FIELD.
Colborne*•† N'thumberl'd	W. L. Payne.
Collingwood*•†... Simcoe	HY. ROBERTSON.
Comber*•† ..... Essex	See Essex.
Cornwall*•†.... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*•†..... Simcoe	See Barrie.
Dashwood ..... Huron	R. H. Collins.
Deseronto*•† .... Hastings	See Belleville.
Drayton*•†... Wellington	S. S. Lown.
Dresden*†..... Kent	J. W. Sharpe.
Dundalk*•†..... Grey	James Lamon.
Dundas*•† ... Wentworth	T. H. A. BEGUE.
Dunnville*•†.. Haldimand	W. D. Swayze.
Durham*•†..... Grey	J. P. Telford.
Dutton*•† ..... Elgin	See Aylmer.
Elmira*•† ..... Waterloo	R. V. Clement.
Elmvale*•† ..... Simcoe	Stewart & Boys.
Elora*•†..... Wellington	See Arthur.
Embro*•†..... Oxford	See Woodstock.
Essex*•†..... Essex	E. A. Wisner.
Exeter*•† ..... Huron	Elliott & Elliott.
Fenelon Falls*•† Victoria	McLaughlin & McDearmid.
Ferguson*•†....Wellington	Monro & Fosken.
Flesherton*.....Grey	Lucas & Wright.
Florence*•† .... Lambton	See Sarnia.
Forest*•†.....Lambton	Wm. J. Porte.
Fort William*•† Thunder Bay Dist.	See Port Arthur.
Galt*•† ..... Waterloo	TURNBULL & BARRIE.
Gananoque*†..... Leeds	W. B. Carroll.
Georgetown*•†.....Halton	Mathieson & McLeod.
Glencoe*•†.....Middlesex	Stuart, Stuart & Ross.
Goderich*•†.....Huron	CAMERON, HOLT & HOLMES.
Grand Valley*•† Dufferin	See Shelburne.
Gravenhurst*•† Muskoka	B. H. Ardagh.
Grimsby*•† ..... Lincoln	G. W. Meyer.
Guelph*•†.....Wellington	A. H. M'DONALD.
Hagersville*•† Haldimand	S. J. Indsley.
Hamilton*•†..Wentworth	F. MacKELCAN, Q. C.
Hanover*•† ..... Bruce	See Owen Sound.
Harriston*•†..Wellington	A. G. Campbell.
Harrow*•†..... Essex	See Essex.
Hastings*•† N'thumberl'd	See Peterboro.
Hawkesbury*•†..Prescott	O'BRIAN & HALL.
Hensall*•†..... Huron	See Seaforth.
Hespeler*•† ..... Waterloo	See Galt.
Highgate*•†..... Kent	J. Gillis.
Huntsville*•†... Muskoka	See Bracebridge.
Ingersoll*•† .....Oxford	HEGLER & HEGLER.
Iroquois*•†..... Dundas	J. G. Harkness.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Keewatin*•†...R'ny R.,D.	H. A. Langford.
Kemptville*•†.. Grenville	T. K. Allen.
Kincardine*•†.....Bruce	James McPherson.
Kingston*•†... Frontenac	SMYTHE & LYON.
Kingsville*•† ..... Essex	W. A. Smith.
Lakefield*•†... Peterboro	See Norwood.
Leamington*•†..... Essex	Hanna & Cowan.
Lindsay*•† ..... Victoria	T. STEWART.
Listowel*•† ..... Perth	J. L. Darling.
London*•†..... Middlesex	GIBBONS, MULKERN & HARPER.
Lucan*•† ..... Middlesex	Wm. McDiarmid.
Lucknow*•†.....Bruce	P. V. Malcomson.
Lynden*•† ... Wentworth	See Brankford.
Madoc*•†..... Hastings	Wm. Cross.
Markdale*•† .....Grey	P. McCullough.
Markham*•†..... York	Lawrence & Ormiston.
Marmora*..... Hastings	See Belleville.
Mattawa*•† .... Nipissing	See North Bay.
Meaford*•† .....Grey	Corley & Hayward.
Merrickville*•†Greenville	A. E. Baker.
Midland*•†..... Simcoe	John Roe.
Mildmay*•†..... Bruce	See Kincardine.
Millbrook*•† .... Durham	R. Ruddy.
Milton•† ..... Halton	J. W. Elliott.
Milverton*•†.....Perth	See Listowel.
Mitchell*•†.....Perth	Dent & Thompson.
Morrisburg*•†.... Dundas	F. Tyrrell.
Mount Forest*•†. Wel'ton	R. O. Kilgour.
Napanee*•† .....Lennox	WILSON & WILSON.
Newcastle*•†..... Durham	Charles Wright.
New Hamburg*†. W't'rl'o	William Millar.
New Market*•†..... York	Robt. Moore.
Niagara Falls*•†. Welland	FRASER & WOODRUFF.
North Bay*•†... Nipissing	BROWNING & LEASK.
Norwich*•†..... Oxford	See Woodstock.
Norwood*•†....Peterboro	W. A. F. Campbell.
Oakville*•†..... Halton	See Toronto.
Oil Springs*•†...Lambton	Dawson & Greenizen.
Orangeville*•† .. Dufferin	W. L. Walsh.
Orillia*•†.....Simcoe	S. S. Robinson.
Orono*•† ..... Durham	See Bowmanville.
Oshawa*•†..... Ontario	C. A. JONES.
Ottawa*•†..... Carleton	BISHOP & SMITH.
Otterville*•†..... Oxford	See Woodstock.
Owen Sound*•†.....Grey	Kilbourn & Kilbourn.
Paisley*•†..... Bruce	Hector Cowan.
Palmerston*•† Wellington	See Lucan.
Paris*•†.....Brant	C. M. Foley.
Parkdale*•†..... York	Douglas & Murray.
Parkhill*•† .... Middlesex	E. Goodman.
Parry Sound*•†McDoug'll	Pirie & Stone.
Pembroke*•†.....Renfrew	J. H. Burritt.
Penetanguishene*•†Simc'e	Thompson & Hewson.
Perth*•†.....Lanark	F. A. Hall.
Peterboro*•†...Peterboro	HALL & HAYES.
Petrolia*•† .....Lambton	Moncruff & Gansby.
Pickering*•†.....Ontario	See Oshawa.
Picton*•†.Prince Edward	P. C. McNee.
Pt.Arthur*•† Th'rBayDis.	A. S. Wink.
Port Colborne*•† Welland	Harcourt & Cowper.
Port Elgin*•†.....Bruce	Wm. Burgess.
Port Hope*•† ....Durham	CHISHOLM & CHISHOLM.
Port Perry*•† ....Ontario	H. L. Ebbels.
Port Rowen*•†...Norfolk	See Simcoe.
Prescott*•† .....Grenville	F. J. French.
Preston*•† .... Waterloo	C. R. Hanning.
RatPortage*•†RainyR.Dis	Boyce & Bearsto.
Renfrew*•†.....Renfrew	James Craig.
Richmond Hill*†....York	A. G. J. Lawrence.
Ridgetown*•† .....Kent	Ridley & Gundy.
Ripley*•† .....Bruce	See Kincardine.
Rodney*•†.....Elgin	H. Falconer Jell.
Sarnia*•† .....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*•† Alg'aD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*•† .....Huron	J. McBest.
Shelburne*•†.....Dufferin	G. M. Vance.
Simcoe*•† .....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*•†...Lanark	Lavell & Farrell.
Stayner*•†..... Simcoe	W. W. Campbell.
St. Catharines*•† .Lincoln	COLLIER & YALE.
St. George*•† .....Brant	See Paris.
Stirling*•† .....Hastings	See Belleville.
St. Marys*•† .....Perth	E. W. Harding.
Stouffville*•†.....York	C. RUSSELL FITCH.
Stratford*•† .....Perth	IDINGTON & ROBERTSON.
Strathroy*•† ...Middlesex	J. Follnsbee.
St. Thomas*† .....Elgin	MACDOUGALL & ROBERTSON.
Sudbury* .....Nipissing	See North Bay.
Sunderland*•†....Ontario	See Oshawa.
Tara*•† .....Bruce	C. E. Start.
Teeswater*•† .....Bruce	J. J. Stephens.
Thamesville*•† .....Kent	See Ridgetown.
Thedford*•† .....Lambton	See Sarnia.
Thornbury*•†.....Grey	Wilson & Dyre.
Thorold*•†.....Welland	COLLIER & BURSON.
Tilbury Centre* .....Kent	N. Mills.
Tilsonburg*•†.....Oxford	J. CARRUTHERS.
Toronto*•† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*•†.York	See Toronto.
Tottenham*•†.....Simcoe	See Barrie.
Trenton*† .....Hastings	A. Forbes.
Tweed*•† .....Hastings	See Belleville.
Unionville*•†.....York	See Toronto.
Uxbridge*•† ..... Ontario	Paterson & Sharpe.
Vankleek Hill*•† Prescott	F. W. Thistlewaite.
Walkerton*•† .....Bruce	H. P. O'Connor.
Walkerville*•†.....Essex	See Essex.
Wallaceburg*•† ..... Kent	John S. Fraser.
Waterford*•† ....Norfolk	See Hagersville.
Waterloo*•† .... Waterloo	See Berlin.
Watford*•†.....Lambton	Alexander Saunders.
Welland*•†..... Welland	Raymond & Cohoe.
Westport*•†..... Leeds	See Brockville.
Whitby*•†.....Ontario	David Ormiston.
Wiarton*•† .....Bruce	Jacob & Gordon.
Winchester*•† ....Dundas	S. S. Reveler.
Windsor*•† .....Essex	CLEARY & SUTHERLAND
Wingham*•† .... .Huron	J. A. Morton.
Woodbridge*•† .....York	See Toronto.
Woodstock*•† ....Oxford	FINKLE & MULLEN.
Woodville*•†.....Victoria	See Lindsay.
Wyoming*•† ....Lambton	See Watford.
Zurich*•† .....Huron	See Clinton.

PRINCE EDWARD ISLAND.

Charlottetown*•† Queens	M. & D. C. McLeod.
Montague Bridge*† Kings	See Charlottetown.
Souris*† ..... Kings	See Charlottetown.
Summerside*•†.... Prince	McDonald & Martin.

QUEBEC.

Beauharnois*•† Beauh'ois	Seers & Laurendeau.
Bedford*•†.... Missisquoi	See Cowansville.
Berthier en Haut*•Berth'r	V. Allard.
Buckingham*•†... Ottawa	F. A. Baudry.
Chambly*•†..... Chambly	See Montreal.
Chicoutimi*•† Chicoutimi	L. G. Belley.
Coaticook*•†... Stanstead	G. H. St. Pierre.
Cookshire*•† ... Compton	See Sherbrooke.
Cowansville*•† Missisquoi	Baker & Giroux.
Danville*•† .... Richmond	See Richmond.
Farnham*•† ...Missisquoi	See Cowansville.
Fraserville†.....Tenita	S. C. RIOU.
Granby*•†..... Shefford	See Waterloo.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*•† ..... Ottawa	J. M. McDOUGALL.
Huntingdon*•† .Hunt'don	See Beauharnois.
Iberville*†.....Iberville	See St. Johns.
Joliette*•†.....Joliette	J. A. Renaud.
Lake Megantic† Compton	J. A. Thibodeau.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*•†. Jacq's Cartier	See Montreal.
Lachute*•†.... Argenteuil	See St. Jerome.
L'Epiphanie*•† L'Ass'pt'n	See Laurentides.
La Prairie*•†...La Prairie	See Montreal.
Laurentides*†Assumption	R. T. Beaudoin.
Levis*•†..... Levis	Belleau, Stafford & Belleau.
Longueuil*•†.....Ch'mbly	See Montreal.

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Town and County.	Name.
Louiseville*•† Maskino'ge	A. L. Desaulniers.
Magog*•† ..... Stanstead	See Stanstead.
Marieville*•†.... Rouville	H. G. Paulin.
Montreal*•†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques-Carter Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Nicolet*•† ..... Nicolet	See Three Rivers.
Papineauville•†... Ottawa	See Hull.
Plessisville†.....Megantic	LAURIER & LAVERGUE.
Pt. St. Charles*•† Hoch'aga	See Montreal.
Quebec*•†.....Quebec	REDARD & DECHENE, 23 St. Louis Street.
Richmond*†... Richmond	Henry Aylmer.
Riviere du Loup*•†Tem'ta	See Fraserville.
Roberval*•†...Chicoutimi	See Chicoutimi.
Sherbrooke*•† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*•†.....Richelieu	Wurtele & La Croix.
Stanbridge† E. Missisquoi	Z. V. Cornell.
Stanstead*•†...Stanstead	M. F. Hackett.
St. Cesaire*•†.... Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*•† Champlain	See Quebec.
Ste. Marie*... ....Quebec	See Three Rivers.
Ste. Therese De Bl'inv'le*•† Terrebonne	See Montreal.
St. Francois*•† De La Be'ce	See Montreal.
St. Francois-du-Lac Yamaska	See Nicolet.
St. Henri*•†... Hochelaga	See Montreal.
St. Hyacinthe*•†St. Hy'he	FONTAINE, ST. JACQUES & FONTAINE.
St. Jean Baptiste Hochel'ga	See Montreal.
St. Jerome*•† Terrebonne	C. J. de Martigny.
St. Johns*•†.... St. Johns	Paradis & Chasse.
St. Johns Suburb*Quebec	See Quebec.
St. Laurent†Jacq's Cartier	See Montreal.
St. Remi*•† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*..... Quebec	A. Cariveau.
Three Rivers*•†St. Mau'ce	P. N. Martel.
Valleyfield*•† Beauharn's	See Beauharnois.
Victoriaville.* Athabaska	Crepeau & Crepeau.
Waterloo*•†..... Shefford	Charles J. Nutting.
Westmount†...Hochelaga	See Montreal.

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